Escalate: Economics and Business Journal

https://journal.takaza.id/index.php/escalate

Vol. 4, No. 4, 2026, pp. 853-862
E-ISSN: 3025-4213

E-mail:escalate@takaza.id



The Effect of Subjective Norms, Tax Fairness, Religiosity and Self-Efficacy on Individual Taxpayer Compliance

Albertus Winahyu Galih Putranto[1], Hendro Lukman[2]
[1,2]Program Studi Akuntansi Bisnis, Fakultas Ekonomi dan Bisnis, Universitas Tarumanagara, Jakarta, Indonesia

Corresponding Author e-mail: albertus.125234001@stu.untar.ac.id, hendrol@fe.untar.ac.id

Article History:
Received : 18-10-2026
Revised : 24-10-2026
Accepted : 26-10-2026

Keywords: Subjective Norms; Tax Fairness; Religiosity; Self-Efficacy; Individual Taxpayer Compliance

Abstract: *Low individual taxpayer compliance remains a challenge to achieving tax revenue targets in Indonesia, while previous studies have reported inconsistent findings regarding its determinants. This study examined the relationships of subjective norms, tax fairness, religiosity, and self-efficacy with individual taxpayer compliance within the framework of the Theory of Planned Behavior. A quantitative explanatory survey was conducted using primary data collected through an online questionnaire from February to April 2026. The sample consisted of 180 individual taxpayers residing in Greater Jakarta (Jabodetabek), selected through convenience sampling and snowball sampling. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4. The results showed that subjective norms ($\beta = 0.154$, $p = 0.024$), tax fairness ($\beta = 0.256$, $p < 0.001$), and self-efficacy ($\beta = 0.314$, $p < 0.001$) had positive and statistically significant relationships with individual taxpayer compliance. In contrast, religiosity had a positive but statistically insignificant relationship ($\beta = 0.047$, $p = 0.255$). The model explained 36.4% of the variance in taxpayer compliance ($R^2 = 0.364$; adjusted $R^2 = 0.350$). These findings highlight the relevance of social support, perceived tax fairness, and taxpayers' confidence in fulfilling their tax obligations.*

How to Cite: Albertus Winahyu Galih Putranto, Hendro Lukman. (2026). *The Effect of Subjective Norms, Tax Fairness, Religiosity and Self-Efficacy on Individual Taxpayer Compliance*. 4(4). pp.853-862. https://doi.org/10.61536/escalate.v4i4.969

https://doi.org/10.61536/escalate.v4i4.969

This is an open-access article under theCC-BY-SA License.

Introduction

Taxes are Indonesia's primary source of state revenue, contributing more than 80% of total state revenue (Khan & Nuryanah, 2023). However, taxpayer compliance remains a challenge. Data from the Directorate General of Taxes (DGT) as of April 22, 2024, indicated that only 1.14 million of approximately 4.92 million non-employee individual taxpayers had submitted their Annual Tax Returns (SPT), representing a compliance ratio of approximately 23.1% for this segment (IKPI, 2024). During the 2025 reporting period, approximately 13.01 million SPTs had been submitted by April 11, compared with a target of 16.21 million (DDTC News, 2025). The DGT subsequently adjusted its reporting

compliance target to 81.92% of total taxpayers amid economic challenges, layoffs, and business closures (IKPI, 2025). By early May 2025, national formal compliance had reached only 71% of the target (Khairuman, 2025). These figures indicate that tax compliance remains a significant national concern despite efforts to improve tax administration and expand electronic reporting services.

Taxpayer compliance refers to the fulfillment of tax obligations in accordance with applicable regulations (Jihin et al., 2021) and taxpayers' willingness to meet those obligations (Robbins & Kiser, 2020). Compliance may be associated with both external and internal factors, including social expectations, perceptions of tax fairness, religious values, and confidence in one's ability to fulfill tax obligations. These factors are particularly relevant to individual taxpayers in Greater Jakarta (Jabodetabek), an area characterized by substantial economic activity and a diverse taxpayer population. Although national statistics illustrate the broader compliance challenge, the specific research problem addressed in this study concerns how these four factors are associated with individual taxpayer compliance in Greater Jakarta.

Previous empirical findings concerning these factors remain inconsistent. Regarding subjective norms, Alimbudiono and Jie (2024) and Khansa and Masripah (2023) reported positive relationships with taxpayer compliance, whereas Aslindar et al. (2023) and Alkautsar et al. (2023) found insignificant relationships. Regarding tax fairness, Anggreani and Rantelangi (2024) and Musah et al. (2026) reported positive relationships, while Annisa and Wijaya (2024) found no significant relationship. Research on religiosity has also produced mixed results. Ermawati and Afifi (2018), Saragih et al. (2020), and Hidayat et al. (2022) reported positive relationships, whereas Pulungan and Arifin (2022) found no significant relationship. Similarly, Santalina and Yudantara (2020) reported a positive relationship between self-efficacy and taxpayer compliance, while Aslindar et al. (2023) found no significant relationship for self-efficacy. These differences suggest that the relationships between the four factors and individual taxpayer compliance require further empirical examination.

To address this gap, the present study examines subjective norms, tax fairness, religiosity, and self-efficacy simultaneously within a single empirical model based on the Theory of Planned Behavior (Ajzen, 1991), extended to include tax fairness and religiosity. Specifically, the study aims to assess the direct relationships of these four variables with individual taxpayer compliance in Greater Jakarta. By examining them together, the study provides evidence on their respective relationships within the same analytical framework and contributes to the discussion of factors associated with individual taxpayer compliance in Indonesia. The findings may also inform the Directorate General of Taxes and policymakers in developing compliance strategies that consider social influences, perceptions of fairness, religious values, and taxpayers' confidence in fulfilling their obligations.

Literature Review and Hypothesis Development

Theory of Planned Behavior

*Theory of Planned Behavior*The Theory of Reasoned Action (TPB) was developed by Ajzen (1991) as a refinement of the Theory of Reasoned Action. This theory states that behavior is shaped by intentions, and intentions are determined by three components: attitudes toward the behavior, subjective norms, and perceived behavioral control. The main difference between the TPB and its predecessor is the addition of perceived behavioral control, which is an individual's belief in their ability and control to perform an action. In the context of taxation, the TPB has been widely used to explain taxpayer compliance (Saputra, 2019; Hermawan et al., 2021; Alimbudiono & Jie, 2024). Perceived behavioral control not only influences intentions but can also directly influence actual behavior if individuals have adequate resources and opportunities (Ajzen, 1991). This study follows this logic by examining the direct influence of selected factors on compliance, while tax fairness and religiosity are positioned as extensions that shape taxpayers' assessments of their tax obligations (Annisa & Wijaya, 2024; Hidayat et al., 2022).

Individual Taxpayer Compliance

Tax compliance is defined as the motivation of individuals or entities to comply with tax regulations and tax administration provisions (James & Alley, 2002, in Cahyonowati et al., 2022). Compliance is divided into formal compliance, namely fulfilling administrative obligations such as submitting tax returns on time, and material compliance, namely the substantial implementation of

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license

obligations in accordance with the law (Hidayat et al., 2022). For individual taxpayers, compliance also reflects an awareness of contributing to national development through tax payments (Pulungan & Arifin, 2022; Anggadini et al., 2022).

Subjective Norms and Taxpayer Compliance

Subjective norms are an individual's perception of social pressure from significant others to perform or not perform a behavior (Ajzen, 1991; Faisal & Yulianto, 2019). In taxation, subjective norms reflect the extent to which taxpayers perceive support or encouragement from their social environment, such as family, coworkers, or other parties, to fulfill their tax obligations (Hayat et al., 2022). Khansa and Masripah (2023) found that subjective norms positively influence individual taxpayer compliance, and Alimbudiono and Jie (2024) concluded that social pressure strengthens taxpayer compliance. If taxpayers perceive compliance as expected behavior by their environment, their tendency to comply will increase. Thus, the first hypothesis is formulated as follows.

H1: Subjective norms have a positive influence on individual taxpayer compliance.

Tax Justice and Taxpayer Compliance

Tax fairness means that the tax burden is imposed proportionally according to economic capacity and without discriminatory treatment (Rahayu & Suaidah, 2022; Suryaputri & Averti, 2019). Fairness can be seen from both the legislative and implementation perspectives, including the taxpayer's right to file objections or appeals (Rahayu & Suaidah, 2022). Annisa and Wijaya (2024) positioned tax fairness within the SDG framework as a factor influencing subjective norms and compliance intentions. Taxpayers who perceive they are being treated fairly tend to be more motivated to comply, while perceptions of unfairness trigger tax avoidance or evasion (Santana et al., 2020; Ghani et al., 2020). Anggreani and Rantelangi (2024) and Musah et al. (2026) support this positive influence. The second hypothesis is formulated as follows.

H2: Tax justice has a positive effect on individual taxpayer compliance.

Religiosity and Taxpayer Compliance

Religiosity is an individual's commitment to applying religious values in their daily lives (Sulistiyanti & Damayanti, 2023). Hidayat et al. (2022) explain that religiosity encompasses the breadth of religious knowledge, the strength of faith, and adherence to religious teachings. From a tax ethics perspective, religious belief can foster a fear of violating tax regulations because violations are seen as unethical and detrimental to the state (Ermawati & Afifi, 2018). Religious taxpayers tend to view tax compliance as a moral and spiritual obligation (Pulungan & Arifin, 2022). Based on the findings of Ermawati and Afifi (2018), Saragih et al. (2020), and Hidayat et al. (2022), the third hypothesis is formulated as follows.

H3: Religiosity has a positive influence on individual taxpayer compliance.

Taxpayer Self-Efficacy and Compliance

Self-efficacy is an individual's belief in their ability to organize and execute the actions necessary to achieve specific outcomes (Bandura, 1997). In the TPB, this concept aligns with perceived behavioral control (Hermawan et al., 2021). In taxation, self-efficacy refers to a taxpayer's belief in their ability to understand, calculate, pay, and report their taxes correctly. Santalina and Yudantara (2020) found that self-efficacy positively influences taxpayer compliance. Taxpayers who are confident in their abilities tend to be more motivated and consistent in fulfilling their obligations, while low confidence can lead to delays or avoidance. The fourth hypothesis is formulated as follows.

H4: Self-efficacy has a positive influence on individual taxpayer compliance.

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license

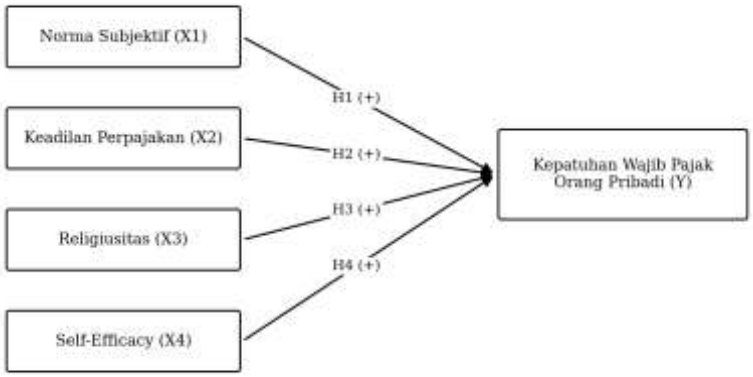


Figure 1. Research Model

Source: Processed by the author (2026)

Research methods

Design, Population, and Sample

This study uses a quantitative approach with a survey design based on the positivist paradigm (Sugiyono, 2019) and is explanatory in nature, namely testing the effect of independent variables on the dependent variable. The study population is individual taxpayers who have a Taxpayer Identification Number (NPWP), have income, and are domiciled in Greater Jakarta (Jabodetabek). This region was chosen because it is a center of economic activity with a large number of taxpayers and diverse backgrounds. Data on the entire population is not available as a sampling frame, so the sample was selected using a non-probability sampling technique, namely convenience sampling developed through snowball sampling (Sugiyono, 2019). The questionnaire was distributed online via Google Forms from February–April 2026 and resulted in 180 respondents who completed all statements completely.

Operationalization of Variables and Instruments

Primary data were collected using a closed-ended questionnaire containing 62 statements measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Indicators were developed based on Ajzen (1991), Bandura (1997), and previous research cited in the literature review. The operationalization of the variables is summarized in Table 1.

Table 1. Operationalization of Variables

Variables	Dimensions	Number of grains	Item code
Subjective norm (X1)	*Normative beliefs*(family, coworkers, social environment, tax officers, tax consultants, media) and motivation to comply	13	X1.1–X1.13
Tax justice (X2)	Distributive, procedural, and retributive justice	12	X2.1–X2.12
Religiosity (X3)	Beliefs and faith, religious practices, morals and social ethics	12	X3.1–X3.12
Self-efficacy(X4)	Self-confidence, self-control, adaptability	10	X4.1–X4.10
Taxpayer compliance (Y)	Formal compliance, material compliance, tax awareness	15	Y.1–Y.15

Source: Processed by the author (2026)

Data Analysis Techniques

Data were analyzed using SEM-PLS using SmartPLS 4 in three stages. First, descriptive statistics (mean, median, minimum and maximum values, and standard deviation) were used to describe respondent characteristics and response trends. Second, the measurement model (outer model) was

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license

evaluated to assess convergent validity through outer loading ≥ 0.70 and Average Variance Extracted (AVE) > 0.50, and construct reliability through Cronbach's alpha and composite reliability, each of which were > 0.70 (Hair & Alamer, 2022). Third, the structural model (inner model) was evaluated through the coefficient of determination (R^2) and effect size (f^2). R^2 values of 0.67, 0.33, and 0.19 are categorized as substantial, moderate, and weak, respectively (Chin, 1998), while f^2 values of 0.02, 0.15, and 0.35 are categorized as small, medium, and large, respectively (Hair & Alamer, 2022). Hypothesis testing uses a bootstrapping procedure; the hypothesis is supported if the t-statistic value is > 1.96 and the p-value < 0.05. Because the hypothesis is unidirectional (positive), the reported p-value is a one-tailed test.

Results and Discussion

Respondent Profile

The characteristics of the 180 respondents are presented in Table 2. Respondents were almost evenly distributed by gender, dominated by those aged 17–28 (81.11%), those with a bachelor's degree (84.44%), and those working as employees (90.00%). Respondents resided in five regions of Greater Jakarta (Jabodetabek), with the largest proportion from DKI Jakarta (35.56%) and Bogor (27.78%). This composition means that the research results more closely reflect the perceptions of individual taxpayers who are young, highly educated, and employed.

Table 2. Respondent Characteristics (N = 180)

Characteristics	Number of respondents	Percentage (%)
Gender		
Man	92	51.11
Woman	88	48.89
Age (years)		
17–28	146	81.11
29–44	27	15.00
45–60	7	3.89
Domicile		
DKI Jakarta	64	35.56
Bogor	50	27.78
Depok	23	12.78
Bekasi	22	12.22
Tangerang	21	11.67
last education		
JUNIOR HIGH SCHOOL	1	0.56
SENIOR HIGH SCHOOL	16	8.89
Diploma	8	4.44
S1	152	84.44
S2	3	1.67
Work		
Employee	162	90.00
MSMEs (entrepreneurs)	18	10.00

Source: Processed questionnaire data (2026)

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license

Descriptive Statistics

Table 3 summarizes respondents' responses. All items used a full-scope score (1–5). The average score for each variable was around 3 (neutral), namely 3.24 for subjective norms, 3.17 for tax fairness, 3.13 for self-efficacy, 3.16 for taxpayer compliance, and 3.02 for religiosity, with a median of 3 for almost all items. In aggregate, the highest number of agree and strongly agree responses were for subjective norms (around 45%) and the lowest number for religiosity (around 38%), while the proportion of disagree and somewhat disagree responses ranged from 31–37% across all variables. The standard deviation between items ranged from 1.17–1.36, indicating a fairly diverse range of responses. This pattern indicates that respondents' perceptions of social incentives, system fairness, religious values, and self-confidence in tax matters were still at a moderate level.

Table 3. Descriptive Statistics of Research Variables

Variables	Item	Average grain range	Average variable	SD range of items	Agree + strongly agree (%)
Subjective norm (X1)	13	3,111–3,372	3.24	1,209–1,311	45.2
Tax justice (X2)	12	3,033–3,283	3.17	1,204–1,342	43.3
Religiosity (X3)	12	2,872–3,150	3.02	1,201–1,307	38.1
Self-efficacy(X4)	10	2,939–3,217	3.13	1,212–1,324	40.7
Taxpayer compliance (Y)	15	3,011–3,306	3.16	1,174–1,364	42.1

Source: SmartPLS 4 output and processed questionnaire data (2026). Variable means and percentages are calculated from item data; subjective norm percentages do not include item X1.8.

Evaluation of Measurement Model (Outer Model)

All indicators have outer loadings above 0.70 (the lowest is 0.704 on X4.8; the highest is 0.879 on X3.4), thus meeting the convergent validity criteria. The AVE values of the five constructs range from 0.654 to 0.680, above the 0.50 limit. Cronbach's alpha values range from 0.943 to 0.966 and composite reliability values range from 0.946 to 0.970, above the 0.70 limit, so all constructs are reliable (Table 4).

Table 4. Results of Measurement Model Evaluation

Construct	Item	Outer loading range	AVE	*Cronbach's α*	*Composite reliability*(rho_a)	*Composite reliability*(rho_c)
Subjective norm (X1)	13	0.768–0.858	0.662	0.957	0.965	0.962
Tax justice (X2)	12	0.730–0.859	0.654	0.952	0.955	0.958
Religiosity (X3)	12	0.741–0.879	0.676	0.956	0.964	0.962
Self-efficacy(X4)	10	0.704–0.867	0.663	0.943	0.946	0.952
Taxpayer compliance (Y)	15	0.770–0.874	0.680	0.966	0.967	0.970

Source: SmartPLS 4 Output (2026)

Structural Model Evaluation and Hypothesis Testing

The R^2 value for taxpayer compliance is 0.364 and the adjusted R^2 is 0.350. Based on Chin's (1998) criteria, this value is in the moderate category: the four variables together explain 36.4% of the variation in individual taxpayer compliance, while 63.6% is explained by other factors outside the model. The effect size (f^2) value shows that self-efficacy provides the largest relative contribution (0.101), followed by subjective norms (0.078) and tax fairness (0.025), all of which are in the small category, while religiosity (0.003) is below the small influence threshold.

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license

The results of the hypothesis testing are presented in Table 5 and Figure 2. Subjective norms, tax fairness, and self-efficacy have a positive and significant effect on individual taxpayer compliance, thus H1, H2, and H4 are supported. Religiosity has a positive but insignificant effect, thus H3 is not supported.

Table 5. Hypothesis Testing Results (Path Coefficient)

Connection	Coefficient (β)	*t*-statistic	*p*-value	f^2	Decision
H1: Subjective norms → WPOP compliance	0.154	1,983	0.024	0.078	Supported
H2: Tax fairness → WPOP compliance	0.256	3,546	0,000	0.025	Supported
H3: Religiosity → WPOP Compliance	0.047	0.658	0.255	0.003	Not supported
H4: Self-efficacy → WPOP Compliance	0.314	4,174	0,000	0.101	Supported

Source: SmartPLS 4 output (2026). WPOP = individual taxpayer; R^2 = 0.364; R^2 adjusted = 0.350. One-sided p-value.

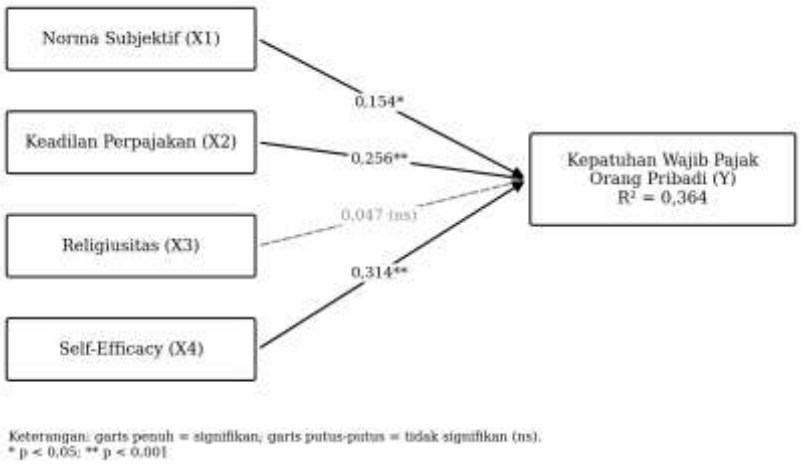


Figure 2. Structural Model Estimation Results
Source: Processed by the author based on SmartPLS 4 output (2026)

Discussion

The influence of subjective norms. Subjective norms have a positive and significant effect on individual taxpayer compliance (β = 0.154; t = 1.983; p = 0.024), thus supporting H1. Taxpayers who feel encouragement and expectations from important people around them tend to be more compliant. This encouragement is evident in respondents' answers, for example, 27.22% agreed that their family encourages them to comply with tax regulations, and 24.44% agreed that their workplace encourages compliance. This is relevant to the sample profile, where 90% are employees, making the work environment a close social environment. This finding aligns with Alimbudiono and Jie (2024) and Khansa and Masripah (2023) and is consistent with the TPB (Ajzen, 1991), but differs from Aslindar et al. (2023) and Alkautsar et al. (2023). The magnitude of the effect is relatively small (f^2 = 0.078), so social encouragement is more appropriately viewed as a reinforcement rather than a primary determinant of compliance.

The influence of tax justice. Tax fairness has a positive and significant effect (β = 0.256; t = 3.546; p < 0.001), thus supporting H2. The fairer the tax system is perceived, the greater the taxpayer's

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license

tendency to comply. Respondents' perceptions were not entirely uniform: 34.44% agreed that taxes paid are commensurate with benefits received and 31.67% agreed that taxpayers with similar economic conditions are taxed equally, but 31.11% disagreed that tax payment procedures apply equally to all taxpayers. Thus, taxpayers' perceived fairness encompasses not only the burden but also treatment and procedures. These results align with Anggreani and Rantelangi (2024) and Musah et al. (2026) and support the argument that perceived fairness shapes taxpayers' assessments of their tax obligations (Annisa & Wijaya, 2024). This finding differs from Annisa and Wijaya (2024), who found no significant effect. These differences may be related to differences in sample size, fairness indicators used, and regional context.

The influence of religiosity. Religiosity has a positive but insignificant effect ($\beta = 0.047$; $t = 0.658$; $p = 0.255$), so H3 is not supported. This insignificance does not mean that respondents lack religious values. While 26.67% of respondents agreed that religion teaches obedience to tax regulations, 28.89% disagreed that it is sinful to not pay taxes. This pattern indicates that respondents may differentiate between obligations stemming from religious beliefs and obligations established by the state, so that religious values do not automatically translate into tax compliance habits. These results align with Sulistiyanti and Damayanti (2023), Pulungan and Arifin (2022), and Faisal and Yulianto (2019), but differ from Ermawati and Afifi (2018), Saragih et al. (2020), and Hidayat et al. (2022). Theoretically, these results indicate that compliance is closer to the factors that directly shape behavioral intentions and abilities in TPB, namely the social environment and belief in one's own abilities, rather than general religious beliefs.

The influence of self-efficacy. Self-efficacy has a positive and significant effect and has the largest coefficient among the four variables ($\beta = 0.314$; $t = 4.174$; $p < 0.001$), thus supporting H4. Taxpayers who are confident in their ability to calculate, pay, and report their taxes are more likely to fulfill their obligations rather than delay or avoid them. This finding aligns with Santalina and Yudantara (2020) and the concept of perceived behavioral control in the TPB (Ajzen, 1991; Hermawan et al., 2021), but not with Aslindar et al. (2023). Descriptive data indicate that respondents' confidence is not fully established: 27.22% disagreed that they are confident in planning the right steps to fulfill their tax obligations. Respondents may feel capable of addressing problems when they arise, but are unsure about determining the appropriate steps from the outset. Therefore, strengthening taxpayers' ability to understand and carry out each stage of fulfilling their tax obligations has the potential to have the greatest impact on compliance.

Implications. Theoretically, these results support the application of the TPB to individual taxpayer compliance, particularly the components of perceived behavioral control (self-efficacy) and subjective norms, and suggest that tax fairness is worthy of being treated as an extension of the model. Practically, the Directorate General of Taxes (DGT) can integrate improvements in the ease and clarity of services (e.g., guidance and assistance in filing tax returns) to strengthen self-efficacy, maintain fairness and transparency in tax services and utilization, and involve the work environment and parties trusted by taxpayers in compliance messages. Because the model only explains 36.4% of the variation in compliance, policies should also consider factors other than this model.

Conclusion

This study concludes that subjective norms, tax fairness, and self-efficacy have a positive and significant influence on individual taxpayer compliance in Greater Jakarta (Jabodetabek), while religiosity has a positive but insignificant influence. Self-efficacy has the largest influence, followed by tax fairness and subjective norms. The model explains 36.4% of the variation in taxpayer compliance, in the moderate category. Thus, individual taxpayer compliance is closely related to self-confidence, perceived fairness of the tax system, and social support.

This study has limitations. First, data were collected online using convenience and snowball sampling, so the sample is not representative of the entire population and the seriousness of the questionnaire cannot be directly controlled; the results cannot be statistically generalized. Second, the sample was dominated by respondents aged 17–28 years (81.11%), had a bachelor's degree (84.44%), and were employees (90.00%), and was limited to Greater Jakarta (Jabodetabek). Third, compliance was measured through self-report, potentially exposing it to social desirability bias. The evaluation of the measurement model in this article focused on convergent validity and construct reliability. Fourth, the

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license

model tested the direct effect on compliance without including intention and attitude, which are other components of the TPB.

Based on this, the government is advised to improve the fairness and transparency of tax implementation through equal services, openness of tax information, and ease of fulfillment of obligations, as well as strengthening taxpayer self-efficacy through education and mentoring. Individual taxpayers are advised to improve their understanding and responsibility in registering, calculating, paying, and reporting taxes correctly and on time. Further research is recommended to expand and equalize the scope of respondents by region, age, education, and type of employment, add variables such as intention, attitude, or trust in tax authorities, and examine the mediating or moderating role of religiosity and tax fairness.

References

Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes, 50*(2), 179–211.

Alimbudiono, D. R. S., & Jie, M. (2024). The effect of taxpayers' attitudes, subjective norms and perceived behavioral control on individual tax compliance moderated by religiosity in Surabaya. *Journal of Entrepreneurship*, 40–54.

Alkautsar, M., Hanifah, H., & Basit, A. A. (2023). How attitudes, subjective norms, and perceived behavioral control influence taxpayer compliance: The moderating role of intention to comply in Garut District among individual taxpayers. *Khazanah Sosial, 5*(4), 717–725.

Anggadini, S. D., Surtikanti, Bramasto, A., & Fahrana, E. (2022). Determination of individual taxpayer compliance in Indonesia: A case study. *Journal of Eastern European and Central Asian Research, 9*(1).

Anggreani, N. R., & Rantelangi, C. (2024). Pengaruh persepsi keadilan pajak, efektivitas sistem perpajakan, kualitas pelayanan fiskus terhadap kepatuhan WPOP Samarinda Ilir. *Neraca: Jurnal Ekonomi, Manajemen dan Akuntansi, 3*(3), 779–786.

Annisa, I., & Wijaya, S. (2024). Kewajiban moral, keadilan pajak, dan kepercayaan pada pemerintah terhadap kepatuhan wajib pajak. *Jurnal Akuntansi, Keuangan, dan Manajemen, 5*(4), 341–355.

Aslindar, D. A., Tristiawan, F., & Masvika, I. L. (2023). Determinan kepatuhan wajib pajak orang pribadi. *Journal Economic Insights, 2*(2), 23–34.

Bandura, A. (1997). *Self-efficacy: The exercise of control*. W. H. Freeman.

Cahyonowati, N., Ratmono, D., & Juliarto, A. (2022). The moderating role of social norms on tax compliance model: A laboratory experimental evidence in Indonesia. *Contemporary Economics, 16*(4), 410–423.

Chin, W. W. (1998). The partial least squares approach to structural equation modeling. Dalam G. A. Marcoulides (Ed.), *Modern methods for business research* (hlm. 295–336). Lawrence Erlbaum Associates.

DDTC News. (2025). *Pelaporan SPT Tahunan belum mencapai target, Ditjen Pajak*. https://news.ddtc.co.id/berita/nasional/1810033/pelaporan-spt-tahunan-belum-mencapai-target-ditjen-pajak

Ermawati, N., & Afifi, Z. (2018). Pengaruh religiusitas terhadap kepatuhan wajib pajak dengan kesadaran wajib pajak sebagai variabel intervening (studi kasus pada wajib pajak orang pribadi yang terdaftar pada Kantor Pelayanan Pajak (KPP) Pratama Kudus). *Jurnal Akuntansi Indonesia, 7*(2), 49–62.

Faisal, M., & Yulianto, A. (2019). Religiusitas, norma subjektif dan persepsi pengeluaran pemerintah dalam mendukung kepatuhan wajib pajak. *Jurnal Kajian Akuntansi, 3*(2).

Ghani, H. H. A., Hamid, N. A., Sanusi, S., & Shamsuddin, R. (2020). The effect of tax knowledge, compliance costs, complexity and morale towards tax compliance among self-employed in Malaysia. *Global Business and Management Research: An International Journal, 12*(1), 18–32.

Hair, J., & Alamer, A. (2022). Partial least squares structural equation modeling (PLS-SEM) in second

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license

language and education research: Guidelines using an applied example. *Research Methods in Applied Linguistics, 1*(3), 100027.

Hayat, N., Salameh, A. A., Mamun, A. Al, Helmi Ali, M., & Makhbul, Z. K. M. (2022). Tax compliance behavior among Malaysian taxpayers: A dual-stage PLS-SEM and ANN analysis. *SAGE Open, 12*(3).

Hermawan, S., Lesmana, T., Rahayu, D., Nirwana, N., & Rahayu, R. (2021). Theory of planned behavior, information technology, and taxpayer compliance. *Jurnal Bisnis dan Akuntansi, 23*(2), 179–190.

Hidayat, K., Utama, M. S., Nimran, U., & Prasetya, A. (2022). The effect of attitude and religiosity on tax compliant intention moderated by the utilization of e-Filing. *Journal of Financial Services Marketing, 28*(4), 712–723.

IKPI. (2024). *DJP sebut kepatuhan wajib pajak orang pribadi masih rendah*. https://ikpi.or.id/articles/djp-sebut-kepatuhan-wajib-pajak-orang-pribadi-masih-rendah

IKPI. (2025). *DJP targetkan kepatuhan SPT Tahunan 2025 capai 81,92 persen*. https://ikpi.or.id/articles/djp-targetkan-kepatuhan-spt-tahunan-2025-capai-8192-persen

Jihin, S. A. F., Sulistyowati, W. A., & Salta. (2021). Kajian kepatuhan wajib pajak pribadi ditinjau dari pemahaman peraturan perpajakan dan sanksi perpajakan. *KRISNA: Kumpulan Riset Akuntansi, 12*(2), 303–319.

Khairuman, I. (2025). *Tingkat kepatuhan formal wajib pajak awal Mei 2025 71%*. Kontan. https://insight.kontan.co.id/news/tingkat-kepatuhan-formal-wajib-pajak-awal-mei-2025-71

Khan, M. A., & Nuryanah, S. (2023). Combating tax aggressiveness: Evidence from Indonesia's tax amnesty program. *Cogent Economics & Finance, 11*(2).

Khansa, A. N., & Masripah, M. (2023). Pengaruh tax amnesty, religiusitas, dan norma subjektif terhadap kepatuhan wajib pajak orang pribadi di KPP Pratama Jakarta Koja. *Jurnal Akuntansi, 12*(2), 161–170.

Musah, A., Adenutsi, D. E., & Okyere, B. (2026). The influence of financial literacy and perceived fairness on tax compliance behaviour: Examining the mediating effect of trust in tax authorities in Ghana. *Social Sciences & Humanities Open, 13*.

Pulungan, D. Z., & Arifin, S. B. (2022). Pengaruh religiusitas, sosialisasi perpajakan, dan kualitas pelayanan pajak terhadap kepatuhan wajib pajak dengan kesadaran wajib pajak sebagai variabel intervening.

Rahayu, P., & Suaidah, I. (2022). Pengaruh keadilan, perilaku, persepsi penerapan Undang-Undang Harmonisasi Peraturan Perpajakan terhadap kepatuhan wajib pajak. *Ekonomi, Keuangan, Investasi dan Syariah (EKUITAS), 3*(4), 939–945.

Robbins, B., & Kiser, E. (2020). State coercion, moral attitudes, and tax compliance: Evidence from a national factorial survey experiment of income tax evasion. *Social Science Research, 91*, 102448.

Santalina, N. M., & Yudantara, A. P. (2020). Pengaruh self efficacy, pelayanan perpajakan, dan sanksi pajak terhadap kepatuhan wajib pajak di KPP Pratama Singaraja. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha, 11*(2).

Santana, R., Tanno, A., & Misra, F. (2020). Pengaruh keadilan, sanksi pajak dan pemahaman perpajakan terhadap persepsi wajib pajak orang pribadi mengenai penggelapan pajak. *Jurnal Benefita, 5*(1), 113.

Saputra, H. (2019). Analisa kepatuhan pajak dengan pendekatan teori perilaku terencana (theory of planned behavior) (terhadap wajib pajak orang pribadi di Provinsi DKI Jakarta). *Jurnal Muara Ilmu Ekonomi dan Bisnis, 3*(1), 47.

Saragih, A. H., Dessy, D., & Hendrawan, A. (2020). Analisis pengaruh religiusitas terhadap kepatuhan pajak wajib pajak orang pribadi. *Jurnal Pendidikan Akuntansi & Keuangan, 8*(1), 1–14.

Sugiyono. (2019). *Metode penelitian kuantitatif, kualitatif, dan R&D*. Alfabeta.

Sulistiyanti, U., & Damayanti, P. E. (2023). Individual taxpayer's compliance during Covid-19 pandemic. *Jurnal Akuntansi dan Auditing Indonesia, 27*(1).

Suryaputri, R. V., & Averti, A. R. (2019). Pengaruh keadilan perpajakan, sistem perpajakan, diskriminasi perpajakan, kepatuhan wajib pajak terhadap penggelapan pajak. *Jurnal Akuntansi Trisakti, 5*(1), 109–122.

https://doi.org/10.61536/escalate.v4i4.969
This open-access article is distributed under a Creative Commons Attribution (CC-BY-SA) 4.0 license