

## THE IMPORTANCE OF TAX AWARENESS: A RELIGIOSITY AND PERSONALITY PERSPECTIVE

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### Abstract:

Tax awareness in Indonesia is relatively low, with only 11% of the population having a Taxpayer Identification Number (NPWP), influenced by negative perceptions and a culture of tax avoidance. Educational and technological initiatives have begun to increase participation, but challenges remain, particularly in remote areas. This study aims to explore the influence of religiosity and personality on taxpayer awareness. This study adopts a positivist approach, focusing on the measurement and causal relationships of empirical variables. The research data were obtained from primary data from 324 respondents. The results indicate that religiosity does not increase individual taxpayer awareness. Personality, on the other hand, has been shown to influence tax awareness. These findings suggest that external factors, such as the quality of the tax system, than internal factors such as religious values more influence tax compliance. This study recommends tax policy reforms to increase transparency and efficiency, as well as educational campaigns that demonstrate the collective benefits of tax payment for taxpayers.

**Keywords:** Tax Awareness, Religiosity, Personality

## INTRODUCTION

Tax awareness in Indonesia remains a major challenge, even though tax revenue is the backbone of the state budget. Data from the Directorate General of Taxes (DGT) shows that Indonesia's tax compliance ratio remains low compared to other developing countries, with only around 11% of the population having a Taxpayer Identification Number (NPWP). This phenomenon is influenced by various factors, including negative public perceptions of tax transparency, the complexity of the tax system, and a culture of tax evasion passed down through generations (Němec et al., 2021). Surveys show that many taxpayers still view taxes as a burden on their contribution to development, thus fueling tax evasion or underreporting of income. Furthermore, distrust of the government and corruption in the public sector exacerbate low tax awareness, as people doubt that their money will be managed accountably (Muhammad et al., 2022).

On the other hand, efforts to increase tax awareness through education and administrative reform are slowly beginning to show results. Initiatives such as Tax Education programs in schools, simplified e-Filing, and the "Tax for Justice" campaign have successfully increased taxpayer participation, especially among the younger generation and MSMEs. Technology also plays a crucial role – applications like OnlinePajak and data integration with other agencies (for example, through the Directorate General of Taxes' big data policy) simplify reporting and reduce opportunities for tax evasion. However, challenges remain, such as the disparity in compliance between corporate and individual taxpayers and the lack of understanding among communities in remote areas. Future collaboration between the government, academia, and civil society is needed to build tax awareness as a moral responsibility, not just a legal obligation.

Increasing tax awareness can be influenced by religiosity and personality factors, where religious values such as honesty, social responsibility, and adherence to regulations can encourage



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tax compliance as a form of worship or moral obligation (Indrawan et al., n.d.). Studies show that individuals with high religiosity tend to view taxes as part of their contribution to the common good, while personality types such as conscientiousness (careful and responsible) and openness to experience (openness to new things) are positively correlated with willingness to fulfill tax obligations (Indah Roshita, n.d.; Paleka & Vitezić, 2023a). Previous research has shown that tax awareness is influenced by religiosity (Ermawati et al., 2022; Religiositas et al., 2023). However, other findings indicate the opposite, where tax awareness is not enhanced by religiosity (Davidescu et al., 2022a). A person's personality tends to motivate individuals to be aware of their tax obligations (Al-Rahamneh et al., 2023; Davidescu et al., 2022a). However, previous research found that individual personality does not motivate individual awareness in fulfilling their tax obligations (Hlastec et al., 2023a; Utama et al., 2022a).

This study aims to explore taxpayer awareness, including: 1. Does Religiosity influence Taxpayer Awareness? 2. Does Personality Influence Taxpayer Awareness? The theoretical contribution of this study enriches the behavioral accounting and tax psychology literature by integrating the theory of religious values. Practically, the research findings can be a basis for tax authorities to: (1) design tax education campaigns based on religious values (for example, the "Tax as Social Worship" module in collaboration with religious organizations), (2) develop taxpayer segmentation based on psychographic profiles (for example: different approaches for conscientiousness personalities who tend to obey rules versus neuroticism who need intensive guidance), and (3) formulate incentive policies that are aligned with intrinsic motivation based on individual character.

**Attribution Theory.** Attribution theory in tax awareness refers to how taxpayers perceive the causes of their own or others' behavior in the context of tax compliance (Mohammed & Tangl, 2024a). According to this theory, individuals tend to seek explanations for why they or others comply with or avoid tax obligations, either through internal attributions (e.g., personal values or integrity) or external attributions (e.g., legal pressure or financial incentives) (Nguyen, 2022; Surugiu et al., 2025). This understanding is important because taxpayers' perceptions of the causes of compliance can influence their motivation to pay taxes voluntarily. Suppose individuals perceive compliance as a result of personal moral values (internal attribution). In that case, they are more likely to consistently fulfill their tax obligations than if they do so solely out of fear of sanctions (external attribution) (Angeliki & Thomas, 2025).

In the context of tax awareness, attribution theory also explains how governments can develop effective communication strategies to increase compliance (Paleka & Vitezić, 2023b). For example, campaigns that emphasize social norms and collective responsibility (internal attribution) may be more effective in the long run than threats of punishment (external attribution). Furthermore, understanding taxpayer attribution helps tax authorities design appropriate policies, such as rewarding compliant taxpayers or educating them about the benefits of taxes for development (Bani-Khalid et al., 2022; Paleka & Vitezić, 2023b). Thus, attribution theory not only explains compliance behavior but also provides a framework for increasing tax awareness through psychological and social approaches.

**The Influence of Religiosity on Tax Awareness.** Religiosity can influence individual tax awareness through moral values and beliefs that encourage voluntary compliance (Davidescu et al., 2022b). Many religions teach principles of honesty, social responsibility, and the obligation to contribute to the public welfare, which individuals can internalize as motivation to pay taxes. The belief that paying taxes is part of a religious obligation or a form of social worship can strengthen tax awareness, especially if the tax system is perceived as fair and used for the public good



(Mohammed & Tangl, 2024b; Utama et al., 2022b). However, the influence of religiosity on tax awareness also depends on an individual's interpretation of religious teachings and their perception of the government (Paleka & Vitezić, 2023c). If taxpayers perceive that taxes are not managed transparently or are used for purposes contrary to religious values, religiosity can actually reduce motivation to comply. Therefore, integrating religious values with sound tax education and accountable government governance can strengthen the role of religiosity in increasing tax awareness (Paleka & Vitezić, 2023). Studies conducted by Kurniawati & Purba (2017) and Agustina & Umaimah (2022) found that religiosity influences the level of tax awareness.

**The Influence of Personality on Taxpayer Awareness.** A person's personality can influence their level of tax awareness and compliance, particularly through psychological dimensions such as conscientiousness, honesty-humility, and openness to experience. Individuals with high levels of conscientiousness tend to be more disciplined, organized, and responsible, making them more likely to fulfill their tax obligations on time (Hlastec et al., 2023). Meanwhile, the personality trait of honesty (honesty-humility) makes a person more likely to avoid tax fraud due to strong moral values. These factors indicate that personality characteristics play a significant role in shaping tax compliance behavior (Saptono et al., 2023).

On the other hand, individuals with high neuroticism or excessive extroversion may tend to be more impulsive or pay less attention to tax obligations (Saptono et al., 2023). Those with low agreeableness may also show resistance to tax compliance if they perceive the tax system to be unfair. However, if the government is able to build trust through transparency and good service, the negative influence of certain personality traits can be minimized (Chen et al., 2023). Therefore, understanding taxpayer personality profiles can help tax authorities design more effective communication strategies and policies to increase tax awareness.

H2. Personality influences taxpayer awareness

**METHODS**

The approach applied in this study is positivism, which emphasizes objectivity, structured measurement, and the search for causal relationships between empirically measurable variables. The positivist paradigm emphasizes the use of scientific methods based on systematic observation and experimentation to explain social phenomena. The determination of the sample size in this study refers to the method proposed by Hair et al. (2010). They stated that the minimum sample size should be determined based on the number of empirical indicators applied in the study. The recommended sample size is at least five to ten times the number of indicators. A total of 364 respondents completed the questionnaire, but only 324 respondents met the following requirements: Respondents had a Taxpayer Identification Number (NPWP); Respondents had submitted tax returns for two consecutive years. Assessment of all indicators in the constructs of tax knowledge, tax awareness, mental accounting, and tax compliance was carried out using a Likert scale of 1 to 5, indicating a response of 1 = strongly disagree and 5 = strongly agree. Quantitative analysis was carried out using descriptive statistics and correlation and regression analysis methods through the Partial Least Squares – Structural Equation Modeling (PLS-SEM) approach. This study applies SEM-PLS using Smart-PLS software version 3.0.

**Table 1.** Operational Definition of Variables

Research Variables	Operational Definition	Indicator
Personality	The dynamic organization within individuals of psychophysical systems	a. Conscientiousness b. Impulsivity c. Short-term orientation



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	that determines their unique patterns of behavior, thought, and emotion (Pervin et al., 2005).	Source: Olsen et al. (2019b)
Religiosity	The extent to which an individual is committed to the religion he or she adheres to and its teachings, so that the individual's attitudes and behavior reflect this commitment. (Johnson et al., 2001)	<ul style="list-style-type: none"> <li>a. Religious belief</li> <li>b. Religious practice</li> <li>c. Religious knowledge</li> <li>d. Religious experience</li> <li>e. Consequences of religion</li> </ul> Source: Basri et al. (2012)
Tax awareness	Taxpayer's understanding of tax laws, regulations, provisions, policies, and certain tax issues related to them/. (Batool et al., 2022)	<ul style="list-style-type: none"> <li>a. Awareness of the function of taxes</li> <li>b. Awareness of paying taxes without coercion</li> <li>c. Awareness of the benefits of paying taxes</li> <li>d. Awareness of tax regulations</li> </ul> Source: Kurniawati & Purba (2017)

## RESULT AND DISCUSSION

Respondents who met the criteria had various characteristics, including gender, age, residence, occupation, education level, and income range. The gender characteristics of the 324 respondents showed that 170 respondents (52.5%) were female, while 47.5% of respondents were male. The age characteristics of the 324 respondents showed that 173 respondents (53.4%) were under 30 years old, while 20.1% of respondents were between 30 and 39 years old, 19.1% of respondents were between 40 and 49 years old, and 7.4% of respondents were 50 years old and above. The marital status characteristics of the 324 respondents showed that 167 respondents (51.5%) were married, while 48.5% of respondents were unmarried. The residential characteristics of the 324 respondents, most were in Bodetabek with 173 respondents (53.3%), followed by outside Jabodetabek with 87 respondents (26.9%) and finally, and 64 respondents (19.8%) were domiciled in Jakarta.

The professional characteristics of 324 respondents show that 153 respondents (47.2%) work as civil servants, 34.9% of respondents work as private employees, 8.3% of respondents work as entrepreneurs (including MSMEs) and freelancers, and 9.6% of respondents have other professions. The characteristics of the last education of 324 respondents show that the majority, namely 154 respondents (47.5%), have a final education of S1/D4, while 31.2% of respondents have a final education of Diploma I/II/III, 15.1% of respondents have a final education of S2/S3, and 6.2% of respondents have a final education of SMA/SMK/equivalent. The characteristics of the average monthly income of 324 respondents show that 179 respondents (55.2%) have an average income between 5 million and 10 million rupiah, 19.1% of respondents have an income of less than 5 million rupiah, 17.0% of respondents have an income between 10 million and 20 million rupiah, 4.9% of

respondents have an income between 20 million and 30 million rupiah, and 3.7% of respondents have an income of more than 30 million rupiah.

**Table 2.** Outer loading and AVE test

Item Variable	Outer loading	Description	AVE	Description
<b>X1 (Personality)</b>			<b>0.641</b>	<b>Valid</b>
X2.1	0.795	Valid		
X2.2	0.805	Valid		
X2.3	0.791	Valid		
X2.4	0.799	Valid		
X2.5	0.816	Valid		
X2.6	0.796	Valid		
<b>X2 (Religiosity)</b>			<b>0.688</b>	<b>Valid</b>
X3.1	0.740	Valid		
X3.2	0.899	Valid		
X3.3	0.796	Valid		
X3.4	0.877	Valid		
X3.5	0.825	Valid		
<b>Z (Tax Awareness)</b>			<b>0.797</b>	<b>Valid</b>
Z1.1	0.900	Valid		
Z1.2	0.907	Valid		
Z1.3	0.877	Valid		
Z1.4	0.888	Valid		

Source: Processed data (2025)

Based on the results of the validity test using Outer loading and Average Variance Extracted (AVE), all indicators and variables in this study have met the validity criteria. An indicator is said to be valid if it has an outer loading value greater than 0.7, while a variable is said to be valid if the AVE value is greater than 0.5. Thus, all variables have been declared to meet the requirements of Convergent Validity. Discriminant validity will be tested using the Fornell-Larcker criteria, Heterotrait-Monotrait Ratio of Correlations (HTMT), cross-loading, and Average Variance Extracted (AVE).

**Table 3.** Fornell-Larcker Criteria Test

	X2	X3	Y1	Z1
<b>X1 (Personality)</b>	<b>0.800</b>			
<b>X2 (Religiosity)</b>	0.074	<b>0.829</b>		
<b>Y (Tax Awareness)</b>	0.448	0.102	0.516	<b>0.893</b>

Source: Processed data (2025)

Discriminant validity is met if the square root of the AVE (shown in bold on the diagonal of the table) is greater than the correlation between other variables in the same column. In addition to the construct validity test, a construct reliability test was also conducted, measured by composite reliability and Cronbach's alpha for the indicator blocks measuring the construct. The following are the results of the composite reliability and Cronbach's alpha tests from Smart PLS.

**Table 4.** Reliability Outer Model





Variable	Cronbach's Alpha	Composite Reliability	Description
X1 (Personality)	0.888	0.914	Reliable
<b>X2 (Religiosity)</b>	0.905	0.916	Reliable
<b>Y (Tax Awareness)</b>	0.915	0.940	Reliable

Source: Processed data (2025)

Based on the table above, the reliability test results show that the Cronbach's Alpha value for all variables is above 0.70. This indicates that each construct has good internal consistency.

The coefficient of determination (R-square) obtained from the first equation, namely the influence of variables X1 and X2 (Religiousness & Tax Personality on variable Y (Tax Awareness), of 0.51 or 51%. The results of the Q square calculation indicate that the diversity of data that the model can explain is 0.772, or in other words, the information contained in the data of 77.2% can be explained by the model. Moreover, the model is included in the good model category (> 0). The Goodness of Fit model test is carried out to see the overall accuracy of the model by multiplying the average value of the coefficient of determination by the average value of Y1 (AVE). The results of the GoF calculation are 0.640, it can be concluded that the accuracy of the model is included in the high category (> 0.36). This section is an evaluation of the coefficients or parameters that indicate the influence of one latent variable on another latent variable. An effect is declared significant if the P-value is smaller than 0.05, and the effect is declared insignificant if the P-value is greater than 0.05. The results of calculations with the help of the software SmartPLS are the following.

**Table 5.** Results of the Influence Test

Influence		Path coefficient t	T statistics (P-value)	Description
H1	X1 (Religiosity) → Z1 (Tax Awareness)	-0.0004	0.008 (0.994)	Not significant
H2.	X2 (Personality) → Z1 (Tax Awareness)	0.188	4.159 (0.000)	Significant

Source: Processed data (2025)

Although many believe that religiosity can increase tax awareness, recent research suggests this is not always the case. In fact, tax compliance levels are more influenced by structural factors such as an efficient tax system, strict law enforcement, and public trust in the government (Mohammed & Tangl, 2024c; Nyantakyi et al., 2024). Religiosity, as an independent variable, has not been significantly correlated with increased tax awareness in various empirical studies. One reason religiosity does not significantly influence tax awareness is that religious observance is often personal and not necessarily linked to civic obligations such as paying taxes. Many religious individuals separate spiritual matters from financial obligations to the state (Allam et al., 2023). They may be diligent in worship and carry out religious commands, but they do not necessarily apply these values in the context of taxation.

Furthermore, negative perceptions of the government or distrust in the tax system can override the influence of religiosity. If taxpayers perceive that tax funds are managed non-transparently or used for purposes inconsistent with their religious values, their motivation to comply with tax obligations actually decreases (Alarcón-García et al., 2025). In this case, institutional trust is more dominant than religious belief in shaping tax awareness. Cross-national studies also show that tax compliance rates are higher in secular countries with modern tax administration



systems than in religious countries with weak tax systems. This finding strengthens the argument that systemic factors and government policies play a greater role than religious values in fostering tax awareness. Religiosity, without the support of a sound system, is not sufficient to create high tax compliance. Although religion teaches the values of honesty and social responsibility, this does not automatically translate into high tax awareness (Horodnic, 2018). A holistic government effort is needed to build a tax system that is fair, transparent, and trusted by the public. Without these structural measures, religiosity will not have a significant impact on increasing tax compliance (Hlastec et al., 2023b).

Personality has been shown to influence tax awareness, particularly traits such as conscientiousness and agreeableness, which are positively correlated with tax compliance (Hussain et al., 2021). Taxpayers with conscientious personalities tend to be more disciplined in fulfilling their tax obligations, while those with agreeable personalities are more likely to comply with regulations due to their values of cooperation and desire to contribute to society. Behavioral psychology studies indicate that these personality dimensions can be more consistent predictors of tax awareness than traditional demographic factors. On the other hand, neuroticism in personality can potentially reduce tax awareness due to a tendency to experience anxiety and uncertainty (Mat Ridzuan et al., 2022). Taxpayers with neurotic personalities may be more prone to tax evasion due to excessive fear of administrative processes or concerns about personal financial conditions. These findings confirm that understanding taxpayer psychological profiles can help tax authorities design more effective communication and policy approaches tailored to individual personality characteristics.

## CONCLUSION

Research shows that religiosity does not always increase tax awareness, with tax compliance being more influenced by structural factors such as an efficient tax system and strict law enforcement. Religious obedience is personal and not always related to tax obligations. Many individuals separate spiritual matters from financial obligations, where negative perceptions of the government and distrust in the tax system can reduce motivation to comply. In this context, institutional trust is more influential than religious values. Cross-national studies show that tax compliance is higher in secular countries with modern tax administrations, reinforcing the importance of systemic and government policies in increasing tax awareness. Although religion teaches honesty and social responsibility, this does not automatically contribute to tax compliance. Personality also influences tax awareness; conscientiousness and agreeableness are positively correlated with compliance, while neuroticism has the potential to decrease tax awareness. Understanding the psychological profile of taxpayers can help authorities design more effective communication policies. Government efforts are needed to build a tax system that is fair, transparent, and trusted by the public.

Theoretically, these findings enrich attribution theory by demonstrating that tax compliance is more often associated with external (situational) factors such as the quality of the tax system and law enforcement, rather than internal (dispositional) factors such as religious values or personality. This aligns with the fundamental concept of attribution error, which explains the tendency of individuals to ignore the influence of the structural context. Practically, this study emphasizes the need for tax policy reforms that focus on increasing transparency, system efficiency, and communication approaches based on taxpayers' psychological profiles. Tax authorities can develop educational campaigns that emphasize the fairness of the system and the collective benefits of paying taxes, while designing user-friendly services for taxpayers with neurotic characteristics, thereby reducing psychological barriers to tax compliance. This study's limitation is that it only



examines taxpayer awareness. Future research should expand the theoretical scope by examining not only tax awareness but also actual behavioral variables such as tax compliance and tax morale (intrinsic motivation to pay taxes). In addition, it is recommended to test an integrative model that combines psychological (personality, religiosity), sociological (social norms, institutional trust), and structural (tax policy, sanctions) factors to see the complex interactions between variables.

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