*Original Research Article*

**The Role of Patriotism in Moderating the Relationship between Tax Knowledge and Religiosity on Taxpayer Compliance Survey on MSMEs registered at KPP Pratama Jakarta Kalideres.**

**ABSTRACT**

|  |
| --- |
| **Objective:** This study examines the effect of tax knowledge and religiosity on taxpayer compliance with patriotism as a moderating variable**Time and Place of Research:** MSME taxpayers registered at the Jakarta Kalideres Pratama Tax Service in 2024**Methods:** The sample in this study amounted to 100 MSME taxpayers registered at the Jakarta Kalideres Pratama Tax Service Office which was obtained using the hair et al. formula. This study uses a non-probability sampling technique with an incidental sampling approach. The data used in this study are primary, the data were collected by questionnaire and analyzed using multiple linear regression analysis and Moderated Regression Analysis with Partial Least Square (PLS) SEM.**Conclusion:** The results of this study indicate that Tax Knowledge and Religiosity affect Taxpayer Compliance. However, Patriotism does not strengthen the effect of Tax Knowledge on Taxpayer Compliance, while Patriotism can strengthen the effect of Religiosity on Taxpayer Compliance. |

***Keywords: Taxation knowledge, religiosity, patriotism, taxpayer compliance, MSME***

1. **INTRODUCTION**

Data published by kemenkeu.go.id [48] shows that tax revenue is the largest revenue for the state because it has a contribution of more than 80% annually during 2020-2024, this proves that taxes play a very important role in the APBN. Therefore, various efforts have been made by the government to optimize tax revenue. One is changing the tax collection system that originally used official assessment to a self-assessment system. However, this system is still not optimal, as reflected in Indonesia's low tax ratio. According to the Ministry of Finance, the tax revenue ratio in Indonesia is one of the lowest compared to other countries, especially ASEAN countries. This can be seen from the table below

 **Table 1 Tax-to-GDP Ratios In Asean**

|  |  |  |
| --- | --- | --- |
| No | Countries | Tax Ratio |
| 1 | Vietnam | 18,2% |
| 2 | Philippines | 18,1% |
| 3 | Cambodia | 18,0% |
| 4 | Thailand | 16,4% |
| 5 | Singapore | 12,6% |
| 6 | Malaysia | 11,8% |
| 7 | Indonesia | 10,9% |
| 8 | Laos | 9,7% |

Source: Revenue Statistics in Asia and the Pacific, OECD 2023

Based on Table 1, it can be seen that Indonesia only has a tax ratio of 10.9%, which is quite low when compared to other countries. Even in 2024, the tax ratio targeted by the government is only around 9.91% to 10.18%. As a result, the country's tax ratio is lagging. On the other hand, Indonesia's GDP is the highest among ASEAN countries with a value of 1,390 billion US dollars [13] and Indonesia has micro, small, and medium enterprises (MSMEs) that play a major role in the Indonesian economy. Survey data from the Ministry of Cooperatives and SMEs in 2021 showed that MSMEs contributed 61.97% to the Gross Domestic Product (GDP) or around IDR 8.6 trillion, and managed to absorb 97% of the workforce from a total of 64.2 million MSME units in Indonesia. Therefore, the MSME sector has great potential as a taxpayer who can increase state tax revenues and the national economy [17]. However, the increase in the number of MSMEs in Indonesia is not matched by the level of tax compliance. Based on data from the Directorate General of Taxes (DGT), the number of MSME taxpayers is only around 2.31 million out of a total of 64.2 million MSMEs in Indonesia. Overall, the level of MSME tax compliance is still far from optimal. [20]. Low MSME Taxpayer Compliance also occurs in West Jakarta, especially in Kalideres District, where the realization of receipt of Annual Tax Returns (SPT) from MSME taxpayers at the Jakarta Kalideres Pratama Tax Office shows a low level of compliance. The realization of receipt of Annual SPTs from MSME taxpayers at the Jakarta Kalideres Pratama Tax Office from 2019 to 2023 can be seen in the following table

 **Table 2 Realization of Annual Tax Return and Compliance Ratio of MSME Taxpayers for 2019-2023**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| No | Year | Registered MSME Taxpayers | MSME Taxpayers Required to Submit Tax Return | Realization of Annual Tax Return of MSME Taxpayers | Compliance Ratio |
| 1 | 2019 | 17.978 | 4.262 | 953 | 5% |
| 2 | 2020 | 17.978 | 3.915 | 1.367 | 8% |
| 3 | 2021 | 17.978 | 3.560 | 1.796 | 10% |
| 4 | 2022 | 17.978 | 3.091 | 2.214 | 12% |
| 5 | 2023 | 17.978 | 3.618 | 1.641 | 9% |

Source: Jakarta Kalideres Pratama Tax Office, of 15 May 2024

Based on Table 2, it is known that from 2019 to 2023 the number of registered taxpayers remains stable, but has not been followed by compliance of MSME taxpayers in reporting taxes. This can be seen that there has been a fluctuation in the last five years and was only able to reach 12% in 2022. Therefore, the government has taken various measures to make it easier for MSMEs to pay taxes and reduce the burden of taxes that must be paid. One of these measures is to reduce the final income tax (PPh) rate as the basis for imposing MSME taxes through Government Regulation Number 23 of 2018 [30] from 1% to 0.5%. In addition, other measures are also being carried out by the government to support MSME taxpayers through the Law of the Republic of Indonesia Number 7 of 2021 concerning Harmonization of Tax Regulations. In the HPP Law, Article 7 paragraph (2a) explains that MSME taxpayers who have a gross turnover of up to IDR 500,000,000 (five hundred million rupiah) in 1 (one) tax year, then MSME taxpayers are exempted from Income Tax. The determination of this policy, which is very supportive of MSMEs, is expected to foster the motivation of MSME actors to increase compliance in fulfilling their tax obligations. Tax Knowledge is one of the factors that can influence taxpayer compliance. Tax knowledge is an understanding of tax administration, including tax calculations, filling out SPT, reporting, collection processes, and other aspects related to tax obligations [33]. Tax knowledge is very important for taxpayers to understand the applicable tax regulations and ensure that they fulfill their tax obligations correctly to increase overall tax awareness and compliance [22]. The results of previous studies conducted by Fajriya & Zulaikha [11], Gayatri & Setiawan [14], Nguyen [25], Nurlis & Ariani [27], Prassetyo & Arisudhana [31], and Khusnul & Prastiwi [18] state that tax knowledge has a positive and significant effect on taxpayer compliance. However, it is not in line with research conducted by Sudiarto & Junianto [38], Aska & Umaimah [4], Sharini & Asyik [37], and Lestari & Daito [21] that tax knowledge has no effect on taxpayer compliance. Religiosity is also one of the factors that influence the level of taxpayer compliance. Religiosity is a person's interest and obedience to the teachings of their religion, which is expressed through behavior in accordance with those teachings [1]. A religious individual not only understands all the commands and prohibitions of his religion but also obeys and carries out all religious commands and abandons its prohibitions [3]. Religion is believed to be able to control individual behavior from unethical attitudes. A person who has a high religiosity tends to behave ethically and avoid tax fraud behavior [10]. The results of previous studies conducted by Mukoffi et al. [23], Gultom & Oktris [15], Faridzi et al. [12], Rositayani & Purnamawati [35], Octavianny et al. [29], and Benk et al. [5] state that religiosity has a positive and significant effect on taxpayer compliance, but this is in contrast to the results of previous studies conducted by Sulistiyanti & Damayanti [40], Carsamer & Abbam [9], Pulungan & Arifin [31], and Dwi et al. [10] that religiosity has no effect on taxpayer compliance.

This study uses patriotism as a moderating variable. Patriotism is a form of devotion and strong support from a person to their country. Patriotism can also be interpreted as the attitude of a person who is willing to sacrifice everything for the glory and prosperity of his homeland [42]. Sacrifice is not only in the form of energy and time, but also includes all aspects of life such as property, family, and even life. One of the roles of patriotism in the economic sector is to pay tax obligations every year as a form of service to the state to encourage the economy and development of the country [47]. Research conducted by Rosa Intansari & Supramono [33] show that patriotism can moderate Tax Literacy on Taxpayer Compliance. Research conducted by Nazaruddin [24] show that there is an indirect effect of religiosity on taxpayer compliance through patriotism mediation. The purpose of this study is to prove the direct effect of tax knowledge and religiosity on taxpayer compliance with patriotism as a moderating variable. The results of this study are expected to be used as a consideration for the government in making tax regulations that make it easier for taxpayers to carry out their obligations so that tax revenue targets increase.

1. **METHODS**

**2.1** **Theory of Planned Behavior**

The theory relevant to this study is the theory of planned behavior. This theory is a development of the theory of reasoned action discovered by Fishbein and Ajzen in 1975. The Theory of Planned Behavior explains that behavior carried out by individuals arises because the individual intends to behave and the individual's intention is caused by several internal and external factors of the individual. According to the Theory of Planned Behavior, three factors explain an individual's intention to behave, including Attitude towards Behavior which states that attitudes towards a behavior are influenced by an individual's beliefs about the consequences of the behavior, which are referred to as behavioral beliefs. Subjective Norms, subjective norms are individual beliefs about the expectations or views of others towards their behavior, which motivate individuals to follow or accept the behavior. Because this view is subjective, it is referred to as subjective norms. Perceived Behavioral Control, perceived behavioral control, or behavioral control is an individual's perception of the ease or difficulty of realizing a particular behavior [2]. Based on the Theory of Planned Behavior, the variable of tax knowledge is related to behavioral beliefs because an individual's knowledge of taxes will affect their beliefs about the consequences of tax behavior. If someone has good knowledge about how taxes affect their lives, they will tend to have a more positive attitude towards tax obligations and be more motivated to comply with tax regulations. The religiosity variable is related to control beliefs because religious factors often influence individual behavior. Religious individuals believe that their religion regulates the norms that they must follow in their daily lives, including in terms of tax compliance. They believe that religion will help them avoid unethical behavior, such as tax evasion and this can affect their perception of how easy or difficult it is to comply with taxes.

* 1. **Social Identity Theory**

The next theory is the Social Identity Theory. This theory was discovered by Henri Tajfel in the 1970s. Social Identity Theory explains that social identity is part of an individual's self-understanding that comes from their knowledge when they are in a group where they deliberately internalize values, participate, and develop a sense of care and pride in their group [43]. Social identity theory emphasizes the broader context of social structure as the basis for the process of identity formation and social behavior through various groups, where individuals will categorize themselves in the group (by looking for similarities between fellow group members/self-categorization) so that individuals have a strong self-perception of their identity. In this process, the symptoms that can then be seen in this process are depersonalization which is a decrease in individual identity and an increase in group identity [8]. The impact of depersonalization will make individuals place the goals and interests of their group higher than their personal goals and interests so that it will influence behavior that is beneficial to both individuals and their groups [28].

The Patriotism variable is related to Social Identity Theory, where national identity is a form of social identity [7]. National identity is a subjective feeling that is generally positive towards a nation (Tajfel & Turner, 2004) and patriotism is a form of national identity [6]. Regarding tax compliance, a sense of patriotism is expected to increase taxpayer loyalty. This happens because taxpayers as citizens of a country have an emotional bond with their country, which influences their tax behavior. Tax compliance can be interpreted as the willingness of taxpayers to pay taxes that are their obligation [19]. The willingness in question is taxpayers who are willing to obey and carry out their obligations based on their awareness to pay taxes in accordance with applicable tax regulations and laws [36] Tax compliance is very important, with increased tax compliance the government can obtain the revenue needed to finance various development programs and projects, such as public services, infrastructure, health, and education. A high level of tax compliance can also prevent state revenue leakage and reduce socioeconomic disparities [22]. Tax compliance can be divided into two, namely Voluntary tax compliance and Enforced tax compliance [19].

* 1. **Tax Knowledge, Patriotism and Taxpayer Compliance**

Tax knowledge is an understanding of tax administration, including tax calculations, filling out SPT, reporting, collection processes, and other aspects related to tax obligations [33]. Tax knowledge is important for taxpayers to facilitate understanding of tax regulations and increase taxpayer awareness in fulfilling their tax obligations [22]. In the Theory of Planned Behavior, tax knowledge can influence an individual's attitude to comply with tax regulations (behavioral belief). If taxpayers have good knowledge of how taxes affect their lives, they will tend to have a more positive attitude towards tax obligations and be more motivated to comply with tax regulations. Previous research results conducted by The results of previous studies conducted by Fajriya & Zulaikha [11], Gayatri & Setiawan [14], Nguyen [25], Nurlis & Ariani [27], Prassetyo & Arisudhana [31], and Khusnul & Prastiwi [18] state that tax knowledge has a positive and significant effect on taxpayer compliance, meaning that the higher the level of tax knowledge possessed by taxpayers, the better the level of taxpayer compliance will be.Patriotism as a moderating variable plays an important role in influencing tax knowledge and taxpayer compliance. Based on social identity theory, patriotism can influence an individual's attitude to comply with tax regulations because patriotism is a form of social identity. This is because individuals who have good tax knowledge and a high sense of patriotism tend to be more motivated to comply with tax regulations because they feel they have a responsibility to the state and society as part of their social identity. The results of previous research conducted by Rosa Intansari & Supramono [33] show that patriotism can moderate Tax Literacy on Taxpayer Compliance, meaning that with patriotic behavior accompanied by good tax literacy, taxpayers will be able to encourage compliance to fulfill their tax obligations.

H1a: Tax knowledge has a positive effect on tax compliance

H1b: Patriotism strengthens the positive influence of tax knowledge on tax compliance

* 1. **Religiosity, Patriotism and Taxpayer Compliance**

Religiosity is a person's interest and obedience to the teachings of their religion which is manifested through behavior in accordance with these teachings (Alwi, 2014). Religious individuals will obey and carry out all religious commands and abandon all prohibitions including unethical behavior, such as tax provisions (Dwi et al., 2019). In addition, religiosity has the purpose of being a guide to life that follows universal human values. These values ​​include moral rules that are the basis of humanity or humanism (Suhartini & Nursyam, 2021). One example is by paying taxes. By paying taxes, individuals not only fulfill their legal obligations but also contribute to the development of a better, fairer, and more humane society. In the Theory of Planned Behavior, religiosity can influence an individual's perception of the ease or difficulty of certain behaviors (belief control) because religious factors often influence individual behavior. Religious individuals believe that religion will help them avoid unethical behavior, such as tax evasion and this can influence perceptions of how easy or difficult it is to comply with taxes. Previous research results conducted by Mukoffi et al. [23], Gultom & Oktris [15], Faridzi et al. [12], Rositayani & Purnamawati [35], Octavianny et al. [29], and Benk et al. [5] state that religiosity has a positive and significant effect on taxpayer compliance, which means that the higher the religiosity of taxpayers, the better the level of taxpayer compliance. The combination of patriotism and religiosity has a great opportunity to support increased taxpayer compliance. Patriotism is expected to strengthen the positive influence of religiosity on taxpayer compliance. By combining religious goals related to humanity and patriotism as a form of sacrifice for the homeland, individuals can view tax compliance as part of moral and humanitarian actions mandated by religion and their social identity as patriotic citizens. This will strengthen individual compliance with their tax obligations while increasing tax compliance. The results of previous research conducted by Nazaruddin [24] show that there is an indirect influence of religiosity on taxpayer compliance through the mediation of patriotism, meaning that taxpayers who have a high level of religiosity will respect their country more so that they will be encouraged to be more compliant in terms of taxation because this is one of the implementations of their religiosity.

H2a: Religiosity has a positive effect on tax compliance

H2b: Patriotism strengthens the positive effect of religiosity on tax compliance

* 1. **Data Analysis Methods**

This study is a causal study with a quantitative approach that aims to test the hypothesis of the direct influence of tax knowledge and religiosity on taxpayer compliance with patriotism as a Moderating Variable. Based on data from the Jakarta Kalideres Pratama Tax Service Office as of May 15, 2024, there are 17,978 MSME Taxpayers in West Jakarta. The sample determination uses the Structural Equation Model analysis which has a minimum sample of 100 samples referring to the calculation Hair et al. [16], namely the number of research indicators multiplied by 5-10. Thus, this study used 100 samples as the basis for data processing. The selection of respondents used accidental sampling for MSME taxpayers registered in the Jakarta Kalideres Pratama Tax Service Office area. The data analysis technique used in this study used path analysis with Partial Least Square (PLS)-SEM. The evaluation of the PLS model was carried out by assessing the outer model and inner model.

1. **RESULTS AND DISCUSSIONS**

**3.1 Analysis of the Measurement Model (Outer Model)**

 **Figure 1 Outer loading**



The validity of this study shows that the indicators are reliable, with correlation values ​​above 0.6. Reliability and convergent validity tests are achieved because Cronbach's alpha and Composite Reliability values ​​for all constructs exceed 0.7 and Average Variance Extracted (AVE) values ​​for all variables exceed 0.50. Furthermore, the AVE root for each variable is greater than the correlation between variables. The Heterotrait-Monotrait Ratio (HTMT) value is below 0.90 for all pairs of variables, so discriminant validity is achieved.

**3.2 Structural Model (Inner Model)**

The Variance Inflation Factor (VIF) value is below 3, indicating no multicollinearity or low collinearity among the independent variables. The coefficient of determination (R-Square) value for the endogenous variable of taxpayer compliance is 0.580, meaning that around 58% of the variation in taxpayer compliance can be explained by the variables in the model. The R-Square value exceeding 0.50 can be categorized as a moderate influence. At the structural level, the influence of tax knowledge with an effect size of f-square = 0.064 is classified as low. However, religiosity has a relatively high influence at the structural level on taxpayer compliance with an f-square of 0.491. Meanwhile, at the structural level, the influence of patriotism in moderating tax knowledge with an effect size of f-square = 0.001 is classified as low. However, the influence of patriotism in moderating religiosity has a relatively high influence at the structural level on taxpayer compliance with an f-square of 0.078

.

 **Table 3 Structural Model**



1. **DISCUSSION OF RESEARCH RESULTS**
	1. **The Influence of Tax Knowledge on Taxpayer Compliance**

Based on the results of the hypothesis analysis, it can be concluded that Tax Knowledge has a positive and significant effect on Taxpayer Compliance. This is in line with the theory of planned behavior where there is a relationship between tax knowledge and taxpayer compliance, namely that tax knowledge can affect an individual's attitude to comply with tax regulations. Specifically, tax knowledge can affect an individual's beliefs (behavioral beliefs). If MSME taxpayers in the Jakarta Kalideres Pratama Tax Office area have good knowledge of how taxes affect their lives, then they will tend to have a more positive attitude towards tax obligations and be more motivated to comply with tax regulations. This study is in accordance with previous research conducted by Fajriya & Zulaikha [11], Gayatri & Setiawan [14], Nguyen [25], Nurlis & Ariani [27], Prassetyo & Arisudhana [31], and Khusnul & Prastiwi [18] state that tax knowledge has a positive and significant effect on taxpayer compliance, meaning that the higher the level of tax knowledge possessed by taxpayers, the better the level of taxpayer compliance.

* 1. **The Effect of Tax Knowledge on Taxpayer Compliance Moderated by Patriotism**

Based on the results of hypothesis testing that has been done, it is proven that patriotism has no effect in moderating the relationship between tax knowledge and taxpayer compliance. This result is not in line with the theory of social identity, where patriotism is expected to influence the compliance of MSME taxpayers at the Jakarta Kalideres Pratama Tax Service Office. However, in practice, other factors such as perceptions of tax fairness, trust in the government, and economic conditions are stronger in influencing tax compliance. Patriotic taxpayers may also be reluctant to pay taxes if they doubt the management of tax funds. Patriotism is also more relevant in a national crisis than daily obligations such as paying taxes. Therefore, patriotism is not a consistent factor in moderating the relationship between tax knowledge and MSME taxpayers' compliance in the Jakarta Kalideres Pratama Tax Service Office area. This study is not in accordance with the previous research conducted by Rosa Intansari & Supramono [34] show that patriotism can moderate Tax Literacy on Taxpayer Compliance.

* 1. **The Influence of Religiosity on Taxpayer Compliance**

The results of hypothesis testing show that Religiosity has a positive and significant effect on Taxpayer Compliance. This is in accordance with the Theory of Planned Behavior, where religiosity influences the attitude of MSME taxpayers in the Jakarta Kalideres Pratama Tax Office area to comply with tax regulations. Religiosity influences control belief, namely the individual's perception of the ease or difficulty of complying with taxation, because religion is often a guideline to avoid unethical behavior, such as avoiding taxes. In addition, religiosity encourages MSME taxpayers in the Jakarta Kalideres Pratama Tax Office area to practice moral and humanist values, including paying taxes as a contribution to realizing a more just and equitable society. This study is in accordance with previous research conducted by Mukoffi et al. [23], Gultom & Oktris [15], Faridzi et al. [12], Rositayani & Purnamawati [35], Octavianny et al. [29], and Benk et al. [5] state that religiosity has a positive and significant effect on taxpayer compliance, meaning that the higher the religiosity of taxpayers, the better the level of taxpayer compliance.

* 1. **The Effect of Religiosity on Taxpayer Compliance Moderated by Patriotism**

Based on the results of hypothesis testing that has been done, it is proven that patriotism has an effect on moderating the relationship between religiosity and taxpayer compliance. Thus, the patriotism variable is included in the pure moderation category. The combination of patriotism and religiosity has great potential to support increased taxpayer compliance. Patriotism is expected to strengthen the positive influence of religiosity on taxpayer compliance. By combining religious goals related to humanity and patriotism as a form of sacrifice for the homeland, individuals can view tax compliance as part of moral and humanitarian actions mandated by religion and their social identity as patriotic citizens. This will strengthen the individual's attachment to their tax obligations, while increasing tax compliance. This study is in accordance with previous research conducted by Nazaruddin [24] which shows that there is an indirect effect of religiosity on taxpayer compliance through the mediation of patriotism, meaning that taxpayers who have a high level of religiosity will respect their country more so that they will be motivated to be more obedient in terms of taxation because this is one of the implementations of their religiosity.

1. **CONCLUSIONS**

Based on the analysis that has been carried out, it is concluded that tax knowledge has a positive and significant effect on taxpayer compliance. This supports the Theory of Planned Behavior, where tax knowledge can shape taxpayer beliefs that encourage compliance. The better the tax knowledge possessed by taxpayers, the higher the level of compliance with tax regulations. Patriotism has no effect in moderating the relationship between tax knowledge and taxpayer compliance, even patriotism itself has no significant effect on taxpayer compliance. This shows that even though someone has a sense of love for their country, this factor is not always strong enough to encourage tax compliance without being supported by other factors such as perceptions of tax fairness and trust in the government. Religiosity has a positive and significant effect on taxpayer compliance. This is in accordance with the Theory of Planned Behavior, religiosity can influence the attitude of taxpayers in carrying out their tax obligations. Religiosity encourages individuals to uphold strong moral values, including in terms of tax compliance so that more religious taxpayers tend to be more obedient in carrying out their obligations. Patriotism has an effect in moderating the relationship between religiosity. The combination of religiosity and patriotism can strengthen taxpayers' motivation to comply because the combination of religious values ​​and love for the country helps create a stronger moral and social awareness in carrying out tax obligations. Taxpayers who have a high level of religiosity and feel patriotic tend to honor their obligations to the state through tax payments.

For further researchers, they can explore additional moderating variables because patriotism does not moderate the relationship between tax knowledge and taxpayer compliance such as perceptions of tax fairness, trust in the government, or economic stability. These factors may have a more consistent impact on the relationship between tax knowledge and compliance.

**REFERENCES**

1. Ahmad, J. (2020). Religiosity, Reflection, and Religious Subjectivity. Sleman: Deepublish.

2. Ajzen, I. (2005). Attitudes, Personality, and Behavior. 2nd ed. Berkshire: Open University Press.

3. Alwi, S. (2014). Development of Adolescent Religiosity. Yogyakarta: Kaukaba Dipantara.

4. Aska, A. F. N. S., & Umaimah, U. (2022). The Influence of Tax Knowledge, Tax Morale, and Tax Sanctions on Taxpayer Compliance. Journal of Culture Accounting and Auditing, 1 (1), 14–26. http://journal.umg.ac.id/index.php/jcaa

5. Benk, S., Budak, T., Yüzba, B., & Mohdali, R. (2016). The Impact of Religiosity on Tax Compliance Among Turkish Self-Employed Taxpayers. Religions, 7(4), 1–10. https://doi.org/10.3390/rel7040037

6. Blank, T., & Schmidt, P. (2003). National Identity in A United Germany: Nationalism or Patriotism? An Empirical Test With Representative Data. Political Psychology, 24(2), 289–312. https://doi.org/10.1111/0162-895x.00329

7. Bostock, W. W., & Smith, G. W. (2001). On Measuring National Identity. Hobart: Social Science Paper Publishers.

8. Brown, R. J., & Turner, J. C. (1981). Interpersonal and Intergroup Behavior. In J. C. Turner & H. Giles (Eds.), Intergroup Behaviour (pp. 33-65). Oxford: Basil Blackwell.

9. Carsamer, E., & Abbam, A. (2023). Religion and Tax Compliance Among SMEs in Ghana. Journal of Financial Crime, 30 (3), 759–775. https://doi.org/10.1108/JFC-01-2020-0007

10. Dwi, G. S., Tanno, A., & Novel, I. (2019). The Effect of E-System Implementation, Tax Sanctions, and Religiosity on Tax Compliance (Empirical Study on Personal Taxpayers as Business Actors at KPP Pratama Bukit Tinggi). Jurnal Benefita, 4 (3), 477–491. https://doi.org/10.22216/jbe.v4i3.4163

11. Fajriya, S. N., & Zulaikha, Z. (2023). The Influence of Tax Knowledge, Taxpayer Awareness, Self-Assessment Implementation, and Tax Sanctions on Tax Compliance of E-Commerce Actors (Case Study of Individual Taxpayers of MSME Actors in Semarang City). Diponegoro Journal of Accounting, 12(4), 1–15.

12. Faridzi, M. A., Suryanto, T., & Devi, Y. (2022). The Influence of Understanding and Religiosity on MSME Taxpayer Compliance in Paying Tax PP 23 of 2018 (Study of MSMEs in Sukarame District). Al-Mal: Journal of Islamic Accounting and Finance, 3 (1), 85–107.

13. Finaka, A. W. (2023). How Big is the GDP of ASEAN Countries?. Retrieved on March 16, 2024 from Indonesiabaik.id: https://indonesiabaik.id/infografis/seberapa-besar-pdb-negara-asean

14. Gayatri, P. G., & Setiawan, P. E. (2023). The Influence of Tax Knowledge, Tax Socialization, and Tax Rates on Taxpayer Compliance as MSME Actors. E-Journal of Economics and Business, Udayana University, 12 (12), 2534–2542. https://ojs.unud.ac.id/index.php/EEB/

15. Gultom, D., & Oktris, L. (2022). Trust in the Government, Tax Knowledge, Religiosity, and Perceptions of Tax Sanctions on Tax Compliance. Research Journal of Finance and Accounting, 13 (6), 38–51. https://doi.org/10.7176/rjfa/13-6-04

16. Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2013). Multivariate Data Analysis (7th ed.). Edinburgh: Pearson Education Limited.

17. Junaidi, M. (2023, July 15). Great MSMEs, National Economy Increases. Retrieved on March 20, 2024 from Djpb.Kemenkeu.go.id: https://djpb.kemenkeu.go.id/portal/id/berita/lainnya/opini/4133-umkm-hebat,-perekonomian-nasional-meningkat.html

18. Khusnul, E., & Prastiwi, D. (2019). The Influence of Tax Knowledge on Taxpayer Compliance Levels with Tax Complexity as a Moderating Variable. Unesa Accounting Journal, 6 (3), 1–21.

19. Kirchler, E. (2007). The Economic Psychology of Tax Behavior. Cambridge: Cambridge University Press.

20. Kristiaji, B. B., Vissaro, D., & Ayumi, L. (2022). Policy Note: Review and Policy Recommendations on the Implementation of MSME Tax Obligations in the Digital Ecosystem: Perspectives and Voices from MSME Actors. Accessed March 16, 2024 DDTC Fiscal Research & Advisory. https://ddtc.co.id/id/riset/publikasi/dataan-policy/tinjauan-dan-rekomendasi-politik-atas-pelaksanaan-kewajiban-pajak-umkm-dalam-ekosistem-digital-perspeksi-dan-besar-dari-pelaku-umkm/

21. Lestari, S. M., & Daito, A. (2020). The Influence of Taxation Knowledge, Tax Socialization, and Tax Administration on Taxpayer Compliance (Empirical Study in Micro Small and Medium Enterprises (MSMEs) Tobat Village. Dinasti International Journal of Management Science, 1 (5), 732–739. https://doi.org/10.31933/DIJMS

22. Manrejo, S. (2023). Tax Compliance: A Knowledge-Based Study. Serang: CV. AA. Rizky.

23. Mukoffi, A., Himawan, S., Sulistyowati, Y., Sularsih, H., & Yahfetson Boru, A. (2023). Religiosity, Environmental Cultural Morals on MSME Taxpayer Compliance During the Covid-19 Pandemic. Journal of Information, Taxation, Accounting, and Public Finance, 18 (1), 19–40. https://doi.org/10.25105/jipak.v18i1.13839

24. Nazaruddin, I. (2019). The Role of Religiosity and Patriotism in Improving Taxpayer Compliance. Journal of Accounting and Investment, 20(1), 116–129. https://doi.org/10.18196/jai.2001111

25. Nguyen, T. H. (2022). The Impact of Non-Economic Factors on Voluntary Tax Compliance Behavior: A Case Study of Small and Medium Enterprises in Vietnam. Economies, 10 (8), 179. https://doi.org/10.3390/economies10080179

26. Nugroho, R. A. (2024). RI Tax Ratio Battered Since 1980, Former Director General of Taxes Reveals the Reason!. Accessed on March 16, 2024 from Cnbcindonesia.com: https://www.cnbcindonesia.com/news/20240206123952-4-512250/tax-ratio-ri-babak-belur-sejak-1980-eks-dirjen-pajak-ungkap-sebabnya

27. Nurlis, N., & Ariani, M. (2020). Tax Awareness Moderates Knowledge and Modernization of Tax Administration on Tax Compliance, Survey on MSME Taxpayers in South Tangerang City, Indonesia. International Journal of Management Studies and Social Science Research, 2 (5), 250–259.

28. Oakes, P. J., Turner, J. C., & Haslam, S. A. (1991). Perceiving People as Group Members: The Role of Fit in The Salience of Social Categorizations. British Journal of Social Psychology, 30 (2), 125–144.

29. Octavianny, P., Makaryanawati, M., & Edwy, F. M. (2021). Religiosity, Trust in Officials, Education Level, Tax Knowledge, and Taxpayer Compliance. E-Journal of Accounting, 31(1), 77–91. https://doi.org/10.24843/eja.2021.v31.i01.p06

30. Government Regulation Number 23 of 2018 Concerning Income Tax on Income from Business Received or Obtained by Taxpayers Who Have a Certain Gross Turnover, Pub. L. No. 23 (2018).

31. Prassetyo, D., & Arisudhana, D. (2019). Analysis of Several Aspects of Taxpayers and Tax Regulations That Influence Taxpayer Compliance in Fulfilling Their Obligations (Study on Individual Taxpayers Who Have Taxpayer Identification Numbers at KPP Pratama Jakarta Kebayoran Lama Period 2018). Journal of Accounting and Finance, 8 (1), 88–103.

32. Pulungan, D. Z., & Arifin, S. B. (2022). The Influence of Religiosity, Tax Socialization and Tax Service Quality on Taxpayer Compliance with Taxpayer Awareness as an Intervening Variable. Journal of Digital Business Economics, 1 (2), 270–279. <https://doi.org/10.59663/jebidi.v1i2.84>

33. Rahayu, S. K. (2020). Taxation (Concept and Formal Aspects). 1st ed. Bandung: Rekayasa Sains.

34. Rosa Intansari, M., & Supramono, S. (2022). The Effect of Tax Literacy on Tax Compliance: The Moderating Role of Patriotism. Technium Social Sciences Journal, 34 (1), 455–464. www.techniumscience.com

35. Rositayani, K. D., & Purnamawati, I. G. A. (2022). The Influence of Religiosity, Taxpayer Awareness, Socialization, and Moral Obligations on MSME Taxpayer Compliance During the Covid-19 Pandemic. JIMAT (Scientific Journal of Accounting Students) Ganesha University of Education, 13 (2), 331–343.

36. Safitri, D., & S, A. (2020). Analysis of Factors Affecting Tax Compliance of Individual Small Business Taxpayers. Dewantara Accounting, 4 (1), 88–98. https://doi.org/10.26460/AD.V4I1.5970

37. Sharini, N. A., & Asyik, N. F. (2021). The Effect of E-Filing Implementation and Tax Knowledge on Taxpayer Compliance with Tax Socialization as a Moderating Variable. Journal of Accounting Science and Research (JIRA), 10 (2), 2–18.

38. Sudiarto, M., & Junianto, Y. (2023). The Effect of Tax Knowledge and Tax Sanctions on Taxpayer Compliance of Personal Entrepreneurs in The Stationery Sector. Journal of Accounting, Entrepreneurship and Financial Technology, 4 (2), 115–130.

39. Suhartini, R., & Nursyam, N. (2021). Religion and Society: In the Perspective of the Sociology of Religion. Surabaya: CV. Dimar Jaya.

40. Sulistiyanti, U., & Damayanti, P. E. (2023). Individual Taxpayer’s Compliance During Covid-19 Pandemic. Jurnal Akuntansi Dan Auditing Indonesia, 27 (1), 49–55. https://doi.org/10.20885/jaai.vol27.i

41. Susyanti, J., & Shodiq Askandar, N. (2019). Why is Tax Knowledge and Tax Understanding Important? JEMA: Jurnal Ilmiah Bidang Akuntansi Dan Manajemen, 16 (2), 187–194. https://doi.org/10.31106/jema.v16i2.2711

42. Syamsunasir, S., Legowo, E., Bangun, E., Subiyanto, A., Marmani, C. S., Widana, I. D. K. K., Suwarno, P., & Sukendro, A. (2021). Textbook: National Character and National Defense. Bogor: IPSC Sentul Bogor Regional Defense University Indonesia

43. Tajfel, H. (1978). Differentiation Between Social Groups: Studies in The Social Psychology of Intergroup Relations. New York: Academic Press.

44. Tajfel, H., & Turner, J. C. (2004). The Social Identity Theory of Intergroup Behavior. Dalam J. T. Jost & J. Sidanius (Ed.), Political Psychology: Key Readings (hlm. 276–293). London: Psychology Press.

45. Law Number 17 of 2003 concerning State Finance, Pub. L. No. 17 (2003).

46. Law of the Republic of Indonesia Number 7 of 2021 concerning Harmonization of Tax Regulations, Pub. L. No. 7 (2021).

47. Wardani, D. K., & Rosita, V. B. (2022). The Influence of Corruption Knowledge on MSME Tax Compliance with Patriotism as a Moderating Variable (Case Study on MSMEs in Bantul Regency). Journal of Innovation Research and Knowledge, 1 (11), 1439–1448.

48. www.kemenk