

The Role of Religiosity and Trust in Government in Student Tax Morale Perceptions (Empirical Study of Students at the University of Al-Qur'an Science)

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Abstrak

Objective - This study aims to demonstrate the influence of religiosity and trust in government on the perceptions of tax morality among Management students at the Al-Quran Science University of Central Java in Wonosobo.

Method - The sample in this study consisted of 182 Management students who had taken behavioral management courses, selected using a purposive sampling method. Data were collected through an online questionnaire (Google Form) distributed to sixth- and eighth-semester Management students. The results were analyzed using multiple linear regression analysis (MLA), followed by statistical tests, validity tests, reliability tests, normality tests, multicollinearity tests, heteroscedasticity tests, and hypothesis testing using t-tests, f-tests, and coefficients of determination.

Results - The results indicate that religiosity has a positive effect on management students' perceptions of tax morality, as evidenced by a calculated t-value of 2.096 > t-table 1.973 with a significance value of 0.038 < 0.05. Trust in government has a positive effect on management students' perceptions of tax morale, as evidenced by a calculated t-value of 13.618 > t-table 1.973, with a significance value of 0.000 < 0.05.

Implications - This study aims to identify factors influencing perceptions of tax morale among students, and it is also hoped that this research can provide input, particularly for management majors, to continuously improve the quality of learning and produce graduates with high levels of tax morale.

Keywords: Religiosity, Trust in Government and Tax Morale Perception

Introduction

Tax education is a very familiar topic for young people in Indonesia. Tax education has been introduced from elementary school to in-depth courses in specific university departments. This allows students to gain a better understanding of the vital role taxes play in the nation.

Tax compliance is not only influenced by external factors but also by a conscious desire to comply, known as tax morale. Tax morale is the intrinsic motivation within taxpayers to comply and voluntarily pay their tax obligations for the public good (Rizky, 2020). Tax morale can be influenced by several factors that can trigger a strong desire to pay taxes without coercion (Febrianti, 2020). Therefore, a person's tax morale can be considered good if they have a high level of tax awareness and voluntarily fulfill their obligations as a taxpayer. According to Mc Kerchar (2013), one factor influencing tax morale is religiosity.

According to Johnson et al. (2001), religiosity is an individual's commitment to their religion and faith, and to practicing its teachings, so that their attitudes and behavior reflect that commitment. In relation to taxation, taxpayers consider tax revenue to be as important as zakat, so a positive attitude is demonstrated by paying taxes in accordance with their individual commitment to their religion. Religious values

are applied in everyday life, one of which is paying taxes, which is considered a form of religious obedience.

Furthermore, trust in government influences tax morale. According to Hofmann et al. (2008), trust in government is the taxpayer's belief that the authorities are working for the common good of the citizens, ensuring good governance and avoiding corruption, which ultimately improves taxpayer morale. When someone believes that the government allocates tax funds appropriately and according to the country's needs, that the funds are used for the benefit of the community and that the government does not misuse them, the higher a person's level of trust in the government will increase their willingness to pay taxes, thus increasing their tax morale (Febrianti, 2020).

Judging from the Tax Ratio, which is the comparison of tax revenue to the market value of all goods and services produced, state revenue from taxes in Indonesia remains relatively low. Data from the Directorate General of Taxes for 2021 shows that the ratio from 2020 to 2021 was as follows:

Table 1.1 Tax Revenue and Ratio for 2020-2021

No	Description	Year	
		2020	2021
1	Tax revenue (Billion)	1.865.703	1.444.542
2	Tax Ratio (%)	8,33	9,11

Source: (Directorate General of Taxes)

Table 1.1 shows that tax revenue in Indonesia decreased from 2020 to 2021, with the tax ratio in Indonesia reaching 8.33% in 2020 and 9% in 2021. Meanwhile, according to the World Bank, the ideal standard for a country's tax ratio is set at 15%. This indicates that the country's taxpayer compliance ratio has not yet reached the existing standard, so the government continues to strive to improve tax compliance.

The Directorate General of Taxes, Ministry of Finance of the Republic of Indonesia (2016) stated that the tax ratio provides an overview of a country's taxpayer compliance. Based on this explanation, it is clear that taxpayer compliance remains low, resulting in low tax morale. Therefore, government efforts are needed to explore potential tax revenue and increase awareness and perceptions of tax morale among the public, particularly students, through government programs.

The relevance of tax compliance to tax morale underscores the importance of improving tax morale among students, who are potential future taxpayers. The number of university students in Indonesia in 2022 is 9.32 million, a significant number that will add to the country's tax base in the coming years (Ministry of Education, Culture, Research, and Technology).

Universitas Sains Al-Qur'an (University of Science Al-Qur'an) is a higher education institution located in Wonosobo, Central Java. UNSIQ was founded on the initiative of Al Maghfurlah KH. Muntaha Al Hafidz, the caretaker of the Al Asy'arriyah Kalibeber Islamic Boarding School in Wonosobo, to establish a noble Islamic boarding school for the Qur'an. Based on Decree of the Minister of National Education of the Republic of Indonesia Number 87/D/0/2001, UNSIQ was established as a higher education institution in Wonosobo, Central Java. The Faculty of Economics and Business at UNSIQ comprises three study programs: Management, Management, and Islamic Banking. As a faculty specializing in economics, it provides students with courses in taxation and behavioral management. Students equipped with tax knowledge and skills are expected

to apply this knowledge through voluntary tax payments in the future. Furthermore, students equipped with knowledge of behavioral management are expected to be able to apply it in the future through behavior and attitudes consistent with behavioral management, one of which is voluntary tax payments. A phenomenon observed among management students at the Al-Qur'an Science University is a low perception of tax morale.

Preliminary research shows that only 28% of students are aware of the country's tax ratio below the World Bank standard, while 78% are unaware of the issue. Furthermore, the percentage of students concerned about tax issues is 45%, while 55% are indifferent. Furthermore, 47% of students responded that they would continue to pay taxes voluntarily in the future, while 53% responded that they would not. Based on these data, the awareness of management students at the Al-Qur'an Science University regarding tax compliance remains low, so their tax morale needs to be improved due to their low tax morale perception.

Research on tax morale has been conducted by several researchers, such as Febrianti (2020) on "The Influence of Religiosity, Perceptions of Tax Fairness, and Trust in the Government on Tax Morale Perceptions of Management Students at STIE Perbanas Surabaya and STIESIA," which states that religiosity, perceptions of tax fairness, and trust in the government influence tax morale perceptions. The results of research by Nurhidayati et al., (2021) on "Analysis of Tax Morale Determinants of Micro, Small, and Medium Enterprises (MSMEs)" stated that trust in government and norms have a positive effect, but tax knowledge does not affect tax morale perceptions. Research was also conducted by Athalia Agatha and Suhendra (2022) on "The Influence of Perceptions of Justice, Nationalism, and Trust in the Government on Tax Morale of Potential Taxpayers of Management Students at Buddhi Dharma University" which stated that perceptions of justice have no effect, but nationalism and trust in the government have a positive effect. Research was also conducted by Desianty (2022) on "The Influence of Religiosity, Perceptions of Tax Fairness, National Pride/Nationalism, and Trust in the Government on Tax Morale of Andalas University Students" which showed that religiosity has a positive effect, perceptions of tax fairness have a positive effect, national pride also has a positive effect, and trust in the government also has a positive effect.

Many studies have been conducted on tax morale perceptions, but the results are still uncertain, so this study is still needed to determine what factors influence students' tax morale perceptions. This study is a replica of a study conducted by Febrianti (2020) entitled "The Influence of Religiosity, Perception of Tax Fairness, and Trust in the Government on Management Students' Tax Morale Perceptions." The differences between this study and the previous one are the addition and replacement of independent variables, namely tax knowledge as an additional variable and nationalism as a substitute variable for tax fairness perceptions, as well as the research objects used. In this study, the objects used were Management students at the Al-Qur'an Science University. The tax knowledge variable was added in this study because, based on the Theory of Planned Behavior, tax knowledge is related to trust. This means that taxpayers who have high trust will strive to increase their high tax knowledge because violating ethics will instill guilt, thus being motivated to comply with tax regulations, one of which is paying taxes. This is evidenced by research conducted by Syaptarini

(2018), which shows that tax knowledge influences tax morale. The reason the tax fairness perception variable was replaced by the nationalism variable is because high levels of public nationalism influence tax awareness (Student et al., 2021). This is evidenced by research conducted by Agatha and Suhendra (2022), which showed that nationalism has a positive effect on tax morale.

Literature review

Tax morale

Tax morale is a crucial motivation for paying taxes. The psychological tax contract theory can be used to explain this variable. A crucial component of an individual's tax morale is the bond between the taxpayer and the state. This bond can help taxpayers pay their taxes more diligently (Pihany & Andriani, 2022). This is an intrinsic motivational factor within the individual to comply with tax obligations and to believe that doing so is a civic duty (Firmantyas, 2016).

Based on this definition, tax morale is an attitude and motivation that emerges from within an individual to fulfill their tax obligations voluntarily without coercion from anyone.

Religiosity

Religiosity is a consistent and repeated act of worship based on honesty, devotion, humility, compassion, and the hope of the Creator's blessing (Daniati & Ismatullah, 2022). The higher an individual's religious adherence, the higher their level of obedience (Panjaitan et al., 2019). Based on the Theory of Planned Behavior (TPB), religion is a factor in behavioral beliefs. A belief in action is one that is attracted to the expected outcome. Before an individual does something, they have confidence in the consequences of that action. They then decide whether to do it. Taxpayers with high religiosity are confident in their tax obligations. If taxpayers do not pay taxes, they are not complying with the stated rules (Pihany & Andriani, 2022).

Research conducted by Desianty (2022) found that religiosity positively influences college students' tax morale. Research also conducted by Davidescu et al. (2022) found that religiosity positively influences tax morale. However, a different result was obtained in research by Daniati and Ismatullah (2022), which stated that religiosity had no effect on tax compliance.

Religious devotion is a determining factor in increasing perceptions of tax morale. This devotion can be seen in the frequency of worship, the individual's level of honesty, and adherence to religious rules. If management students have high religious devotion in their perceptions of tax morale, it will increase the likelihood of them having high perceptions of tax morale. This is because high levels of religiosity, as potential taxpayers, will also have positive perceptions of tax morale. Therefore, the following hypothesis can be formulated:

H1: Religiosity has a positive effect on perceptions of tax morale in management students.

Trust in Government

Trust is a characteristic a person has toward an organization or individual, believing that the organization or individual will or has behaved according to

expectations. Public trust in the government reflects their belief that the government is capable of fulfilling their expectations. Public trust in the government can be demonstrated through tax payments (Dharmawan, 2018). Public trust in the government can be seen in the level of services, facilities, incentives, and subsidies received in return for their taxes. The more satisfied the public is, the greater their trust in the government. Although they are generally reluctant to share their income with others, once trust has developed, they will voluntarily fulfill their tax obligations (Salsabila et al., 2023).

Research conducted by Nurhidayati et al. (2021) explains that trust in the government influences tax morale. Research by Mas'ud et al. in Malaysia (2019) also suggests that trust in the government influences tax compliance. Research by Salsabila et al. (2023) shows that trust in government has a positive effect on tax morale. However, research by Prihatiningsih (2020) found different results, indicating that trust in government had no effect on willingness to pay taxes.

If management students perceive that the government or tax authorities have performed as expected, they will have high trust in the government, increasing the likelihood of high tax morale. Conversely, if management students perceive that the government and tax priorities are untrustworthy, they are more likely to have low tax morale. Therefore, the following hypothesis can be formulated:

H4: Trust in Government has a positive effect on tax morale perceptions of management students.

Model Penelitian

The framework of thought that was built is shown in the following image:

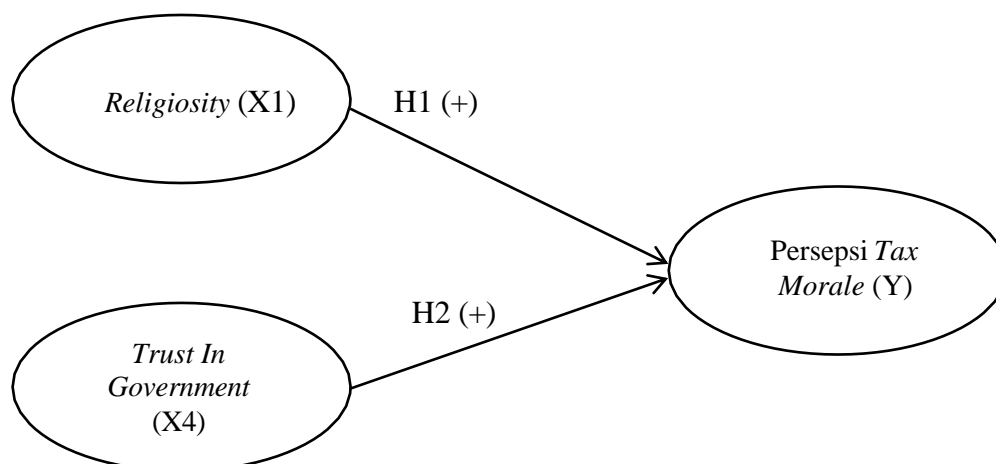


Figure 2.1 Research Model

Research Methods

Research Type

The type of research conducted in this study is quantitative. Quantitative research is research that obtains data in the form of numbers or qualitative data that is quantified (Sugiyono, 2017). This study uses quantitative research because it takes samples and data collected using research instruments and then analyzes them statistically to test hypotheses and draw conclusions.

Population and Sampling Techniques

According to Sugiyono (2018), a population is a generalized area consisting of objects or subjects possessing certain qualities and characteristics determined by the researcher to be studied and then drawn conclusions. The population in this study was active students in the Management Study Program at the Al-Qur'an Science University. The selection of students as the population is expected to understand the intrinsic value of tax compliance or tax morale, ensuring that individuals remain neutral from tax violations, and that students are potential taxpayers in the future.

A sample is a subset of the population's population size and characteristics. Meanwhile, sample size is a step in determining the sample size to be taken in conducting a study (Sugiyono, 2018). Purposive sampling was used for sampling, a technique that utilizes specific considerations based on the desired criteria to determine the sample size. The criteria for sampling in this study are:

Table 3.1 Sampling Criteria

No	Criteria	Sample
1	Active management students at UNSIQ	413
2	Active management students who have taken Taxation courses	248
3	Active management students who have taken Behavioral Management courses	182

Using the above criteria, the number of samples to be used can be determined. Therefore, the sample size for this study can be determined as follows:

Table 3.2 Sample Distribution

No	Semester	Total
1	Semester 6	76
2	Semester 8	106
Total		182

Source: Primary data processed by researchers, 2023

Based on Table 3.2, it can be seen that the number of samples used in this study was 182 students.

Discussion And Research Results

Validity Test

Validity testing aims to measure the validity of a questionnaire. A questionnaire is considered valid if the questions are able to reveal what it is intended to measure (Ghozali, 2018). An indicator is considered valid if the correlation between each indicator shows significant results at the 0.00 and 0.05 levels. The results of the validity test can be seen in Table 4.7.

Table 4.7 Validity Test

Variable	Correlation Range	Sig.	Information
Religiosity	0,533**-0,699**	0,000	Valid
Trust In Government	0,433**-0,857**	0,000	Valid
Persepsi Tax Morale	0,507**-0,756**	0,000	Valid

Source: Primary data processed by researchers, 2023

All variables have a correlation range of 0.433**-0.857** and are significant at the 0.000 level. This indicates that the statements can be said to be valid.

Reliability Test

Reliability testing is conducted to demonstrate the extent to which a measurement of the same phenomenon is repeated. An instrument is considered reliable if it has been used repeatedly to measure the same object and produces the same data or answers over time. The reliability test output generated by SPSS is then processed into a table, as follows:

Table 4.8 Reliability Test Results

Variable	Cronbach's Alpha on Standardized Items	Limit	Information
Religiosity	0,743	0,6	Reliabel
Trust In Government	0,623	0,6	Reliabel
Persepsi Tax Morale	0,768	0,6	Reliabel

Source: Primary data processed by researchers, 2023

Overall, the reliability tests conducted in this study demonstrated satisfactory results. This is evidenced by the Cronbach's Alpha value, which exceeded the critical alpha limit of 0.60. Therefore, all statements related to the religiosity and tax morale perception variables are reliable.

Hypothesis Testing

This analysis aims to measure the extent of influence between the independent variables on the dependent variable, both partially and simultaneously. The following table presents a multiple linear regression analysis:

Table 4.12 Results of Multiple Linear Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-17.609	4.307		-4.089	.000
	Religiosity	.204	.097	.095	2.096	.038
	Trust In Government	.984	.072	.653	13.618	.000

Source: SPSS data processed by researchers, 2023

Based on Table 4.13 above, the following explanations can be obtained:

1. The religiosity variable obtained a calculated t-value > t-table (2.096 > 1.973) or a significance value of 0.038 < 0.050, proving a positive influence between religiosity and students' perceptions of tax morale, meaning H1 is accepted.
2. The trust in government variable obtained a calculated t-value > t-table (13.618 > 1.973) or a significance value of 0.000 < 0.050, proving a positive influence between trust in government and students' perceptions of tax morale, meaning H4 is accepted.

Determinant Coefficient Test (R2)

Table 4.14 Results of the Model Determinant Coefficient Test Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809 ^a	.655	.647	2.58522

a. Predictors: (Constant), Trust In Government, Religiosity

Source: Processed primary data, 2023

The coefficient of determination is denoted by Adjusted R2. The coefficient of determination uses the proportion of the dependent variable that can be explained by the independent variables (Ghozali, 2018). According to table 4.14, the Adjusted R2 value in this study is 64.7%, which means that the dependent variable, namely the perception of tax morale, can be explained 64.7% by the independent variables in the model (religiosity and trust in government), while the remaining 35.3% is explained by other factors not discussed in this study.

Discussion

The Influence of Religiosity on Management Students' Perceptions of Tax Morale

Table 4.13 shows that religiosity has a positive effect on perceptions of tax morality, thus H1 is accepted. This means that religiosity has a positive effect on perceptions of tax morality. These results align with previous research conducted by Febrianti (2020) and Desianty S (2022), which demonstrated that religiosity positively influences perceptions of tax morality among management students.

This research demonstrates that religiosity, which is the application of knowledge as evidence of one's religious devotion, is acquired through education, family, or the environment. Someone who acquires religious knowledge through education or organizations and applies it in their daily lives will also have a high perception of tax morality. This also demonstrates that the application of religious knowledge acquired by management students significantly influences the frequency of worship, active participation in religious organizations, the level of religiosity they possess, adherence to religious rules and prohibitions, the level of individual faith in their religion, and their sense of the importance of religion. However, this research does not support the research conducted by Daniati and Ismatullah (2022), which found that religiosity has no effect on perceptions of tax morality.

The Influence of Trust in Government on Management Students' Tax Morale Perceptions

Table 4.13 shows that trust in government has a positive effect on perceptions of tax morale, thus H4 is accepted in this study. This means that trust in government, or commonly referred to as trust in the government, has a positive effect on perceptions of tax morale among management students. This result aligns with previous research conducted by Mayasari (2022) and Febrianti (2020), which demonstrated that trust in government has a positive effect on perceptions of tax morale.

This research demonstrates that trust in government is the belief of individuals or citizens in the performance of the government or organizations related to taxation, whether they are capable of fulfilling their expectations. If students have trust in the

government regarding its performance in managing state taxes, their perceptions of willingness to pay taxes will also be high. This is due to an ingrained sense of trust in the government's ability to manage state taxes, which leads to the confidence to pay taxes voluntarily. This also indicates that trust in government among UNSIQ management students significantly influences the level of individual confidence in the government or organizations in managing taxes, thus also leading to a high perception of tax morale. However, this study does not support the research conducted by Prihatiningsi (2020) which proved that trust in government does not influence the perception of tax morale.

Conclusion

Based on the research data and discussion in Chapter IV, the following conclusions can be drawn:

H1: Religiosity Has a Positive Influence on Management Students' Perceptions of Tax Morale

This indicates that the greater a person's religiosity, or religious observance, regarding their obligations to worship and conduct, management students at the Al-Qur'an Science University (USA) will tend to have a higher perception of tax morale, as they perceive paying taxes as their obligation as religious individuals.

H2: Trust in Government Has a Positive Influence on Management Students' Perceptions of Tax Morale

This indicates that the higher the trust in government, the higher the perception of tax morale among management students at the Al-Qur'an Science University (USA). This high perception of tax morale aligns with the students' assessment of the government's appropriate tax management practices.

Suggestion

Based on the results of the research that has been conducted and looking at the discussion and conclusions, the suggestions that can be recommended for management students at the Al-Qur'an Science University are:

1. Management students need to increase their religious obedience or religiosity, which can be acquired through education at universities, Islamic boarding schools, and at home. This increased religiosity is expected to foster a high level of tax morale.
2. Management students need to cultivate and strengthen their confidence in the government, specifically the tax authorities, in managing the taxes paid by the public. This high level of trust in government will lead to voluntary tax payment, indicating a high level of tax morale.

Future Research Agenda

Based on the results of the study, it shows that the variables of religiosity and trust in government influence the perception of tax morale of management students by 64.7%. This means that there are still other independent variables that can influence the perception of tax morale of management students by 35.3% which is explained by other factors outside this study, so it is hoped that students who want to conduct research on tax morale can use other independent variables that are not used in this study because all variables in this study have accepted the hypothesis so that no further research is necessary.

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