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THE IMPACT OF PATRIOTISM AND RELIGIOSITY ON TAX EVASION: DOES TAX MORALE MEDIATE?

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ABSTRAK

Penelitian ini mengkaji pengaruh patriotisme dan religiositas terhadap penghindaran pajak dengan mempertimbangkan moral pajak sebagai variabel mediasi. Penelitian ini didorong oleh kebutuhan untuk memahami faktor perilaku dan etika yang memengaruhi kepatuhan pajak di luar pendekatan berbasis sanksi. Data dikumpulkan dari mahasiswa bisnis melalui kuesioner dan dianalisis menggunakan Partial Least Squares-Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa patriotisme dan religiositas tidak secara langsung menurunkan niat untuk melakukan penghindaran pajak. Namun, keduanya berpengaruh positif terhadap moral pajak, yang secara signifikan menurunkan kemungkinan penghindaran pajak. Selain itu, moral pajak memediasi pengaruh patriotisme terhadap penghindaran pajak, tetapi tidak memediasi pengaruh religiositas. Temuan ini memberikan kontribusi teoritis mengenai peran etika dalam kepatuhan pajak dan rekomendasi praktis bagi otoritas pajak untuk meningkatkan kepatuhan melalui penguatan moral pajak.

Kata Kunci: Patriotisme, religiositas, penghindaran pajak, moral pajak, mahasiswa bisnis.

ABSTRACT

This study investigates the influence of patriotism and religiosity on tax evasion, with tax morale as a potential mediator. The research is motivated by the need to understand behavioural and ethical factors that drive taxpayers' compliance beyond deterrence measures. Data were collected from business students via a questionnaire and analysed using partial least squares structural equation modelling (PLS-SEM). The results indicate that patriotism and religiosity do not directly reduce tax evasion intentions. Instead, both positively affect tax morale, which, in turn, significantly reduces the likelihood of tax evasion. Moreover, tax morale mediates the effect of patriotism on tax evasion but does not mediate the effect of religiosity. These findings provide theoretical insights into the role of ethics in tax compliance and offer practical recommendations for tax authorities to strengthen compliance by fostering tax morale.

Keywords: Patriotism, religiosity, tax evasion, tax morale, business students



1. Introduction

Tax evasion, at its core, raises profound philosophical concerns about the nature of justice, morality, and the social contract. In a society where taxes fund essential services and infrastructure, evading taxes can be seen as a betrayal of the collective agreement to contribute to the common good (Slemrod, 2019). It challenges the fundamental principle of fairness, as those who evade taxes shirk their responsibility to support the community while still benefiting from its resources. According to Bethencourt & Kunze (2019), tax evasion highlights the tension between individual self-interest and the common good. From an ethical standpoint, it reflects a conflict between egoism—the pursuit of one's own interests – and altruism – the concern for others' well-being (Benkraiem et al., 2021). Those who engage in tax evasion prioritise personal financial gain over society's needs, challenging traditional moral frameworks that emphasise empathy, cooperation, and reciprocity (Bani-Mustafa et al., 2024).

Research on tax evasion has indeed traditionally focused on government policies and enforcement strategies aimed at combating evasion and maximising tax revenues (Kanagaretnam et al., 2024). One key area of research has been the effectiveness of different enforcement measures in deterring tax evasion. Studies have analysed the impact of increased audit rates, harsher penalties for non-compliance, and the use of technology and data analytics to detect evasion (Duhoon & Singh, 2023; Khaltar, 2024; Saragih & Ali, 2023). Similarly, scholars have examined factors such as perceived fairness of the tax system, trust in government institutions, social norms surrounding tax compliance, and the influence of officials' morale on voluntary compliance (Alshira'h, 2024; Okafor, 2023; Sebele-Mpofu, 2023). Moreover, some studies have examined the impact of income inequality, corruption, political instability, and institutional quality on tax evasion levels (Degl'Innocenti & Rablen, 2020; Kemme et al., 2020; Pui Yee et al., 2017). Additionally, several studies have explored how cultural factors, legal systems, and historical legacies shape attitudes towards taxation and compliance behaviour across different countries and regions (Akhtar et al., 2019; Aruoba, 2021; Menkhoff & Miethe, 2019). Upon examining these topics, it becomes evident that a notable gap exists in the literature regarding of tax evasion from the taxpayer's perspective. Prior studies predominantly emphasised institutional, economic, and enforcement perspectives, while paying limited attention to taxpayers' internal psychological dimensions, such as patriotism, religiosity, and tax morale. This gap leaves insufficient understanding of how individual values and moral reasoning influence compliance behaviour.

In response to the topic above, the current study examines tax evasion from the taxpayer's perspective. One area where this perspective could be particularly insightful is in understanding the psychological factors that influence tax evasion behaviour (Allam et al., 2023). It prompts us to ponder the individual's relationship to the state and the obligations inherent in citizenship. Taxation, as a form of compulsory contribution to the common good, invokes questions about the nature of civic duty and the balance between individual rights and societal needs. Farrar & King (2023) note that tax evasion may occur out of necessity, as people struggle to make ends meet in an unjust economic system. Alternatively, they may be driven by a sense of entitlement or a desire to preserve their wealth at the expense of the less fortunate. Martinangeli & Windsteiger (2024) offer a

perspective that highlights the need for a more comprehensive understanding of tax evasion that incorporates the taxpayer's perspective. By highlighting this gap in the literature, John underscores the importance of considering taxpayers' motivations, beliefs, and experiences in shaping their compliance behaviour. The novelty of this study lies in its attempt to integrate patriotism, religiosity, and tax morale into the tax compliance framework. Unlike previous studies that treat tax morale mainly as an independent determinant, we specifically test its mediating role between taxpayers' values (patriotism and religiosity) and tax evasion behavior. This approach allows us to uncover a more nuanced mechanism by which internalized values translate into compliance decisions.

As a focus of study, we examine the roles of taxpayers' patriotism, religiosity, and tax morale on the occurrences of tax evasion. Prior research used those psychological factors to examine citizenship behaviours in organisations (Belmonte et al., 2023). In general, others show positive relationships. Individuals who exhibit high levels of patriotism, religiosity, and tax morale are more inclined to show voluntary commitment within an organisation that is not part of his or her contractual tasks (Fotiadis & Chatzoglou, 2021; Nyantakyi et al., 2024; Russell et al., 2023). This study contributes to several domains. The first is a theoretical contribution that advances the tax compliance literature by integrating psychological factors with civic values and testing tax morale as a mediator. The second is a practical contribution, providing insights for tax authorities to design interventions that appeal not only to deterrence but also to the values of patriotism and religiosity. By incorporating these psychological factors into a study of tax evasion, we can gain a deeper understanding of the underlying motivations driving compliance behaviour and inform the development of more targeted interventions to promote tax compliance and uphold the integrity of the tax system. We propose that individuals who exhibit high levels of patriotism, religiosity, and tax morale may be more inclined to voluntarily comply with tax laws, viewing taxation as a means of fulfilling their civic duties and contributing to the common good.

2. Literature Review and Hypothesis Development

Justice and taxation are intertwined concepts that reflect a society's moral fabric and cultural values. The concept of gotong royong imbues the taxation system with a sense of moral purpose and communal stewardship. Justice in taxation transcends mere financial transactions. It embodies a reciprocal relationship between citizens and the state, rooted in a shared sense of duty and solidarity (Halliday, 2013). In this cultural paradigm, taxes are not viewed solely as fiscal obligations imposed by the government but as contributions to the well-being of the community at large (Güzel et al., 2019). Each individual's tax payment is seen as a voluntary act of participation in the collective endeavour of nation-building and social welfare. This concept aligns with Fleurbaey & Maniquet (2018), who argue that assessing justice in taxation through the lens of equality and personal autonomy highlights the intricate relationship between fiscal policies and societal duties. As such, in societies where these principles hold sway, taxation is not merely a mechanism for revenue generation but a reflection of fundamental social values and responsibilities.

Moreover, the principle of justice in taxation emphasises the importance of distributing the tax burden fairly across the populace (Driscoll, 2023). It focuses

specifically on ensuring that the wealthiest individuals contribute proportionally more based on their income and assets. The idea that the wealthiest individuals should contribute proportionally more to taxation draws upon ethical theories such as utilitarianism and egalitarianism (Hofmann et al., 2017). Utilitarianism posits that actions are morally right if they result in the greatest good for the greatest number of people (Chung, 2023). Applied to taxation, this would suggest that redistributing wealth from the affluent to the less fortunate through progressive taxation might lead to greater overall societal welfare and happiness (Bird-Pollan, 2020). On the other hand, egalitarianism prioritises the principle of justice as fairness, arguing that social and economic inequalities are permissible only if they benefit the least advantaged members of society (Fleurbaey & Maniquet, 2018). From an egalitarian perspective, progressive taxation, for instance, is justified as a means of rectifying the inherent inequalities in wealth distribution that arise from factors such as inherited privilege and unequal access to opportunities (Delmotte, 2020).

Therefore, the notion that the wealthiest individuals should contribute proportionally more to taxation is grounded in ethical principles, such as utilitarianism and egalitarianism, which prioritise promoting societal welfare and rectifying unjust inequalities. Then, whether rooted in principles of harmony, equality, or environmental stewardship, the concept of justice in taxation reflects society's collective aspirations for fairness, solidarity, and the common good (Payne & Raiborn, 2018). The theory of justice provides the foundation for understanding how moral principles, perceptions of fairness, and civic responsibilities shape individual attitudes and behaviours toward taxation. It further underscores the expectation that patriotism, religiosity, and tax morale can serve as psychological drivers of voluntary tax compliance and mitigate tendencies toward tax evasion.

Patriotism is a multifaceted concept that encompasses a deep-rooted love and loyalty toward one's country. It goes beyond mere flag-waving and national anthems. It involves a profound commitment to the nation's well-being and prosperity. At the heart of patriotism lies a sense of duty—a duty not only to defend and uphold the values and principles upon which the nation was founded but also to actively contribute to its progress and success (Alshira'h & Abdul-Jabbar, 2020). We propose that patriotism can serve as a powerful motivator for tax compliance and adherence to principles of justice. When individuals perceive themselves as integral parts of a larger national community, they are more inclined to contribute towards its sustenance and advancement (Cullen et al., 2021). Tax compliance, therefore, becomes not merely an obligation imposed by regulatory authorities but a voluntary act of solidarity with fellow citizens and a commitment to the common good (Bani-Khalid et al., 2022). Patriotic citizens recognise that the taxes they pay facilitate essential public services, ranging from education and healthcare to infrastructure development and national security, thereby fostering a sense of pride and fulfilment in their contributions (Banerjee et al., 2022). Additionally, patriotic citizens are more likely to report tax evasion and to cooperate with authorities in combating financial misconduct (Fotiadis & Chatzoglou, 2021), thereby strengthening the overall integrity of the tax system.

H₁: There is a negative relationship between patriotism and tax evasion

Justice theory, encompassing principles such as distributive, procedural, and interactional justice, offers valuable insights into how patriotism intersects with equity, legitimacy, and trust in the context of taxation. From a patriotic standpoint, citizens are more likely to perceive tax obligations as just and equitable when they believe that their contributions are allocated fairly towards the betterment of the nation as a whole (Gangl et al., 2016). When citizens have confidence in their nation's leadership and believe in the integrity of its governance, they are more inclined to willingly comply with tax obligations (Rodriguez-Justicia & Theilen, 2018). This trust is bolstered by a shared sense of purpose and a belief in the collective good, which transcends individual interests. In turn, robust tax morale emerges, as citizens perceive their contributions as investments in their nation's advancement rather than mere monetary transactions (Fonseca Corona, 2024). Social norms play a pivotal role in shaping these perceptions (Doerrenberg & Peichl, 2013). In communities where tax compliance is upheld as a virtue and non-compliance is stigmatised, individuals are more likely to align their behaviours with these prevailing norms. Peer influence, societal expectations, and cultural values converge to create an environment in which paying taxes is not only expected but also celebrated as a hallmark of patriotic citizenship (Mickiewicz et al., 2019). Moreover, the intertwining of patriotism with tax compliance can foster a sense of solidarity and belonging among citizens.

H₂: There is a positive relationship between patriotism and tax morale.

Many religions across the world espouse the belief in divine judgment and punishment as consequences for immoral behaviour. This fundamental tenet serves as a moral guide, leading adherents toward virtuous conduct while deterring them from straying into unethical territory (Khalil & Sidani, 2020). The fear of divine retribution, or, conversely, the longing for spiritual salvation, often serves as a powerful deterrent to engaging in activities perceived as sinful or unethical, such as tax evasion (Khalil & Sidani, 2022). Furthermore, the fear of social ostracism can be a potent deterrent to tax evasion within religious communities. Excommunication or exclusion from religious gatherings and communal activities is a serious consequence individuals may face for engaging in immoral behaviour (Ben Othman et al., 2024). The desire to maintain close ties with fellow believers and preserve one's sense of belonging within the religious community can outweigh any potential gains from tax evasion. Highly religious individuals may be more likely to view tax evasion as morally wrong and therefore may be less inclined to engage in such behaviour (McGee et al., 2020). Thus, the fear of being cast out or marginalised serves as a strong deterrent, motivating individuals to adhere to ethical standards and avoid actions that could jeopardise their social standing.

H₃: There is a negative relationship between religiosity and tax evasion

Individuals with a robust faith often perceive paying taxes as a moral duty mandated by their religious teachings. They may view taxes as a means of contributing to the common good, supporting societal infrastructure, and aiding those in need, echoing principles of charity and social responsibility advocated by many religious doctrines (Khalil & Sidani, 2022; Nurunnabi, 2018). This adherence to tax laws also reflects a broader commitment to honesty, fairness, and social justice ingrained in their faith-based worldview. Conversely, individuals with weaker or wavering faith may exhibit less

stringent adherence to government regulations, including tax compliance. Without a strong moral compass provided by faith, some individuals may prioritise personal gain or convenience over societal obligations, leading to a propensity to non-comply or even evade taxes. (Benk et al., 2016; Russell et al., 2023). Moreover, individuals with weaker faith may experience heightened levels of existential angst or nihilism, questioning the significance of societal norms in the grand scheme of existence (Hwang & Nagac, 2021). In this existential vacuum, the perceived consequences of non-compliance with government regulations may seem less dire, leading to a disregard for such mandates.

H₄: There is a negative relationship between religiosity and tax morale

At its core, high tax morale is underpinned by ethical principles such as reciprocity and distributive justice (Bruno, 2019). They feel a moral obligation to contribute their fair share based on their ability to pay. This sense of fairness is rooted in the recognition that everyone should bear the burden of taxation proportionate to their means, regardless of individual differences in wealth or status (Bruno, 2019). Moreover, high tax morale reflects a deeper understanding of the interconnectedness of society and the interdependence of its members (Di Gioacchino & Fichera, 2020; Fotiadis & Chatzoglou, 2021). Individuals recognise that their own well-being is intricately linked to others' well-being and the community's overall prosperity (Fotiadis & Chatzoglou, 2021). Therefore, they are willing to contribute to the collective good through taxation, knowing that their contributions help create a more just and equitable society for all (Engel et al., 2020). In this sense, high tax morale fosters solidarity and mutual support among citizens, thereby reinforcing social cohesion.

H₅: There is a negative relationship between tax morale and tax evasion

Tax morale operates as a psychological mechanism that shapes individuals' behaviour towards taxation (Horodnic, 2018). It encompasses feelings of pride, trust, and solidarity towards the tax system, engendering a sense of community and shared responsibility (Kogler et al., 2023). In this context, individuals are more likely to voluntarily comply with tax laws, not out of fear of detection or punishment, but out of a genuine commitment to upholding the principles of citizenship and national solidarity (Menkhoff & Miethe, 2019). Thus, high levels of tax morale serve as a buffer against the erosion of tax compliance, fostering a culture of honesty, integrity, and mutual trust within society (Nurkholis et al., 2020). Conversely, a lack of patriotism can undermine tax morale and exacerbate tax evasion. When individuals feel disconnected or disillusioned with their country, they may adopt a cynical view of the tax system, perceiving it as arbitrary, corrupt, or unjust (Rosid et al., 2018). This erosion of trust diminishes their willingness to cooperate with tax authorities and contributes to a culture of non-compliance (Pui Yee et al., 2017). In such cases, efforts to combat tax evasion must address not only law enforcement but also the cultivation of patriotism and civic engagement, thereby revitalising tax morale and restoring faith in the social contract. It can be argued that high levels of patriotism may lead to a positive perception of the tax system's fairness, efficacy, and importance for societal well-being. This positive attitude towards taxation, in turn, boosts tax morale, fostering voluntary compliance and reducing the likelihood of tax evasion.

H₆: The negative relationship between patriotism and tax evasion is mediated by tax morale.

Social responsibility is a central theme in religious ethics, reflecting the interconnectedness of humanity and the shared responsibility to promote justice, compassion, and the welfare of all members of society (Taing & Chang, 2021). Religious teachings often exhort believers to care for the less fortunate, alleviate suffering, and work towards the common good (Russell et al., 2023). In the context of taxation, this emphasis on social responsibility underscores the importance of contributing equitably to the resources needed for society to function, including infrastructure, education, healthcare, and social welfare programs (Seno et al., 2022; Slemrod, 2019). Individuals who embrace the principle of social responsibility are more likely to approach taxation not as a begrudging obligation but as a means of fulfilling their duty to support the well-being of their fellow human beings (Sebele-Mpofu, 2023). Thus, individuals who are more religiously devout may exhibit higher levels of tax morale, driven by their belief in the moral imperative of contributing to the common good through taxation.

H₇: The negative relationship between religiosity and tax evasion is mediated by tax morale.

3. Research Method

The research procedure for our study on business students' ethical decision-making in tax revision scenarios involves several meticulously planned steps. Initially, we selected a sample population of accounting students who had completed courses in both ethics and taxation. This specific criterion ensures that participants have a foundational understanding of the principles and regulations that will be tested in the study. To gather a representative sample, we collaborated with multiple universities, ensuring a diverse range of student backgrounds and experiences. Next, we developed a comprehensive questionnaire consisting of a scenario that presents ethical dilemmas related to tax revisions. This scenario was carefully crafted to reflect real-world situations that accountants might encounter in their professional careers. The scenario was designed with input from experienced accountants and ethics professors to ensure they were realistic and effectively highlighted ethical challenges. This scenario includes a detailed description of the situation to capture the students' thought processes and decision-making rationales. In practice, 250 questionnaires were distributed, and 223 valid responses were collected, yielding a response rate of 89.2%. Not only meets the minimum requirements for PLS-SEM, but it also enhances the representativeness of the sample by reflecting participation from different university contexts.

Before distributing the questionnaire, we conducted a pilot test with a small group of students and lecturers to identify any ambiguities or issues with the questions. This pilot phase allowed us to refine the questionnaire, ensuring clarity and reliable responses. After incorporating feedback from the pilot test, we finalised the questionnaire and proceeded with the main phase of data collection. The questionnaire was distributed electronically to facilitate broad participation and ensure respondents' convenience. Participants were given a specific timeframe to complete the questionnaire, with periodic reminders to encourage

participation. To ensure candid responses, we assured the participants of the confidentiality of their answers and the anonymity of their identities. This ethical consideration is critical to obtaining honest and unbiased responses, as students might be more willing to disclose their true thoughts and behaviours if they do not fear repercussions.

Table 1. Measurement of Variables

No	Constructs	Measurement Indicators	Sources
1.	Tax Evasion	1) Tax evasion is ethical even if most of the money collected is spent wisely 2) Tax evasion is ethical even if a large portion of the money collected is spent on worthy projects 3) Tax evasion is ethical even if tax rates are not too high 4) Tax evasion is ethical if a large portion of the money collected is spent on projects that do not benefit me 5) Tax evasion is ethical if the tax system is unfair 6) Tax evasion is ethical if a large portion of the money collected is wasted 7) Tax evasion is ethical if a large portion of the money collected is spent on projects that I morally disapprove of 8) Tax evasion is ethical if tax rates are too high 9) I do not intend to engage in tax evasion in the future	Khalil & Sidani (2022)
2.	Religiosity	1) Religious beliefs influence all my dealings in life 2) I take my faith into consideration when making decisions 3) I regularly take some time for prayer 4) My faith helps me to cope with my problems 5) I believe that man is responsible to God 6) What religion offers me most is comfort when sorrows and misfortune strike	Khalil & Sidani (2022)
3.	Patriotism	1) Businesses are more patriotic when they buy goods made in Indonesia than goods made in other countries 2) A business that pays more in taxes is more patriotic than a business that pays less in taxes 3) A person who cheats on his/her taxes is not patriotic 4) A business that hides its sales revenue in a foreign country to avoid sales taxes is not patriotic 5) Businesses that cheat on sales taxes are not patriotic 6) I would be willing to increase the sales tax rate if it would help my country	Alshira'h et al. (2021)
4.	Tax Morale	1) I think it is justifiable to cheat on taxes if I get the chance to do so without getting caught 2) Paying taxes is one of the basic duties of citizenship 3) Not paying taxes is one of the worst crimes a person can commit because it harms the whole community 4) It is not right to evade taxes even if you think they are unfair 5) Even if someone thinks a tax is unfair, he/she should pay it first and then complain later if necessary 6) It is right to pay tax because it helps the weak	Owusu et al. (2022)

The measurements of the observed variables in this study were adopted from prior research to ensure the validity and reliability of the constructs. Each variable was measured using established scales (a five-point likert Scale) that have been rigorously tested in previous studies. Religiosity was measured using a scale developed by Khalil & Sidani

(2022). This scale assesses various dimensions of religiosity, including beliefs, practices, and the importance of religion in daily life. The items are designed to capture both intrinsic and extrinsic aspects of religiosity, providing a comprehensive measure of the construct. Respondents were asked to rate statements about their religious beliefs and behaviours, enabling a nuanced understanding of their religious commitment. Patriotism was measured using the scale from Alshira'h et al. (2021). This scale evaluates individuals' love for and loyalty to their country. It includes items that assess feelings of national pride, willingness to defend the country, and the importance of national symbols and values. The scale's robustness has been demonstrated through its application in various cultural contexts, ensuring its appropriateness for diverse populations. Respondents rated their agreement with statements reflecting their patriotic sentiments, providing insight into their level of nationalistic fervour.

Moreover, Tax Morale was measured using the scale from Owusu et al. (2022). Tax morale refers to the intrinsic motivation to pay taxes, reflecting an individual's ethical stance on tax compliance. The scale includes items that gauge attitudes towards tax evasion, perceived fairness of the tax system, and the sense of civic duty associated with tax payment. Finally, Tax Evasion was measured using a scale from Khalil & Sidani (2022). This scale focuses explicitly on the behaviours and attitudes related to tax evasion. It includes items that assess the likelihood of engaging in tax evasion, the justifications for such behaviour, and the perceived risks and penalties associated with it. The scale's validity has been established in prior research, making it a reliable measure of this construct. Respondents indicated their likelihood of engaging in tax evasion under various scenarios, providing a clear picture of their propensity to evade taxes.

This research employs Partial Least Squares – Structural Equation Modelling (PLS-SEM) to process the collected data. PLS-SEM is chosen for its robustness in handling complex models and its effectiveness with small to medium-sized samples (Hair et al., 2019). This method is particularly well-suited for exploratory research aimed at identifying key drivers and predicting outcomes (Hair et al., 2017). Operationally, in the early stage, once the raw data is gathered, it is systematically organised in Excel. Each respondent's data is entered into rows, with separate columns for each variable and its respective indicators. In the Excel sheet, careful attention is given to data cleaning. This step involves checking for missing values, outliers, and inconsistencies that could skew the results. Missing data is addressed through various imputation methods or by excluding incomplete responses if they are minimal. Outliers are scrutinised to determine whether they are genuine variations or data-entry errors. Consistency checks ensure that all data entries align with the expected range and format for each variable. Once the data is clean and organised, descriptive statistics are computed for each variable. This includes measures such as mean, median, standard deviation, and range, providing a preliminary understanding of the data distribution and highlighting any potential anomalies. These statistics are essential for assessing the data's suitability for further analysis in PLS-SEM. After tabulation and initial analysis in Excel, the data is imported into the PLS-SEM software. The first step in PLS-SEM is to create a measurement model, which defines how latent constructs (e.g., patriotism, religiosity, tax morale) are measured by their respective indicators. This model is tested for reliability and validity, ensuring that the constructs are

accurately and consistently measured. Reliability is assessed using indicators like Cronbach's alpha and composite reliability, while validity is evaluated through convergent and discriminant validity tests. After validating the measurement model, the structural model is specified. This model outlines the hypothesised relationships between latent constructs. For instance, the model might posit that higher levels of patriotism and religiosity lead to greater tax morale, which, in turn, reduces tax evasion. Path coefficients are estimated to determine the strength and direction of these relationships, and their statistical significance is tested.

The research model tested in this study consists of two main components: the inner (structural) model and the outer (measurement) model. The inner model captures hypothesised causal relationships among latent constructs, while the outer model specifies how each construct is operationalised through its indicators. The structural model hypothesises that Religiosity (RG) and Patriotism (P) influence Tax Morale (TM), which in turn affects Tax Evasion (TE). In addition, RG and P are also modelled as direct predictors of TE. Formally, the structural equations can be expressed as follows:

$$TM = \beta_1 RG + \beta_2 P + \varepsilon \dots \quad (1)$$

$$TE = \beta_3 RG + \beta_4 P + \beta_5 TM + \varepsilon \dots \quad (2)$$

Where:

TM = The vector of the Tax Morale

TE = The vector of the Tax Evasion

RG = The vector of the Religiosity

P = The vector of Patriotism

β = The matrix of regression coefficients that relates the various latent constructs

ε = The vector describing the error term

4. Results and Discussion

Table 2 represents demographic data, likely from a survey or study, with respondents categorised by various attributes such as gender, education level, age group, and major. Each category has subgroups with corresponding codes, frequency counts, and percentages. Starting with gender distribution, we observe that the dataset predominantly comprises females, accounting for 55.24% of the total respondents, while males constitute 44.76%. This suggests a slight gender imbalance, with females slightly more represented in the surveyed population than males. Moving on to educational backgrounds, the majority of respondents hold Bachelor's degrees, representing 62.38% of the total sample. On the other hand, individuals with Master's degrees constitute 37.62% of the respondents. This indicates that the surveyed population is primarily composed of individuals with undergraduate education, with a significant minority holding postgraduate qualifications.

Table 2. Demographic of Respondents

Demographic	Sub-group	Code	Frequency	Percentage (%)
Gender	Male	1	94	44.76
	Female	2	116	55.24
	Bachelor Degree	1	131	62.38
Education	Master Degree	2	79	37.62
	17-22	1	111	52.86
Age	23-28	2	48	22.86
	29-34	3	39	18.57
	Above 34	4	12	5.71
	Accounting	1	130	61.90
	Non Accounting	2	80	38.10

Regarding the age distribution in the dataset, the largest proportion of respondents falls within the 17-22 year age bracket, comprising 52.86% of the total. The 23-28 age group accounts for 22.86% of respondents, followed by the 29-34 age group at 18.57%. Notably, individuals above the age of 34 constitute the smallest segment, comprising only 5.71% of the total sample. This distribution suggests that the surveyed population is predominantly composed of younger individuals, with a significant portion belonging to the early stages of adulthood. Regarding the respondents' majors, the data reveals a notable skew towards the field of Accounting, with 61.90% of respondents indicating this as their major. Conversely, individuals from non-Accounting backgrounds constitute 38.10% of the surveyed population. This suggests a clear dominance of accounting majors within the sample, potentially reflecting the nature of the survey or the specific demographic targeted.

Table 3 provides insights into the reliability and validity of latent constructs. It reveals high internal consistency and satisfactory convergent validity across the dimensions of patriotism, religiosity, tax morale, and tax evasion. It is evident that the latent construct of patriotism demonstrates strong reliability and convergent validity. The mean scores range from 3.619 to 4.090, indicating a generally positive attitude towards patriotism among respondents. Standard deviations (SD) are relatively low, suggesting consistency in responses. Additionally, all items exhibit high factor loadings ranging from 0.641 to 0.779, surpassing the recommended threshold of 0.5. Moreover, the construct reliability (Cronbach's alpha) and composite reliability (CR) values exceed 0.8, indicating excellent internal consistency. The average variance extracted (AVE) for patriotism is 0.501, indicating satisfactory convergent validity.

Moving to religiosity, similar patterns emerge with high reliability and convergent validity. Mean scores range from 4.243 to 4.443, indicating a strong inclination towards religiosity among respondents. The SD remain low, suggesting consistent responses. Factor loadings for all items range from 0.678 to 0.761, surpassing the threshold, indicating strong relationships between the items and the latent construct.

Table 3. Reliability and Validity of Latent Constructs

Latent construct	Items	Mean	SD	Loading	CA	CR	AVE
Patriotism (P)	P2	3.619	1.112	0.654	0.669	0.800	0.501
	P3	3.924	0.978	0.641			
	P4	4.086	1.066	0.748			
	P5	4.090	0.939	0.779			
Religiosity (RG)	RG2	4.243	0.789	0.761	0.764	0.839	0.51
	RG3	4.262	0.745	0.678			
	RG4	4.348	0.723	0.715			
	RG5	4.443	0.682	0.719			
	RG6	4.419	0.68	0.694			
Tax Morale (TM)	TM2	4.500	0.712	0.796	0.667	0.819	0.602
	TM3	3.871	0.94	0.711			
	TM6	4.157	0.828	0.817			
Tax Evasion (TE)	TE1	2.681	1.352	0.703	0.909	0.922	0.567
	TE2	2.69	1.422	0.692			
	TE3	2.605	1.353	0.709			
	TE4	2.914	1.408	0.794			
	TE5	3.605	1.239	0.815			
	TE6	3.552	1.269	0.757			
	TE7	3.490	1.299	0.763			
	TE8	3.410	1.278	0.752			
	TE9	2.752	1.389	0.783			

Reliability measures, including Cronbach's alpha and CR, exceed 0.8, indicating high internal consistency. The AVE for religiosity is 0.51, demonstrating acceptable convergent validity. In the case of tax morale, mean scores range from 3.871 to 4.500, indicating a moderately positive perception of tax morale among respondents. The SD suggest moderate variability in responses. Factor loadings range from 0.711 to 0.817, meeting the threshold for strong relationships with the latent construct. Reliability measures, including Cronbach's alpha and composite reliability, exceed 0.8, indicating high internal consistency. The AVE for tax morale is 0.602, indicating satisfactory convergent validity. Finally, for tax evasion, mean scores range from 2.605 to 3.605, suggesting a moderate inclination towards tax evasion among respondents. The SD indicate variability in responses across items. Factor loadings range from 0.692 to 0.815, surpassing the threshold for strong relationships with the latent construct. Reliability measures, including Cronbach's alpha and CR, exceed 0.9, indicating excellent internal consistency. The AVE for tax evasion is 0.567, indicating acceptable convergent validity. Figure 1 below shows the output of the outer model.

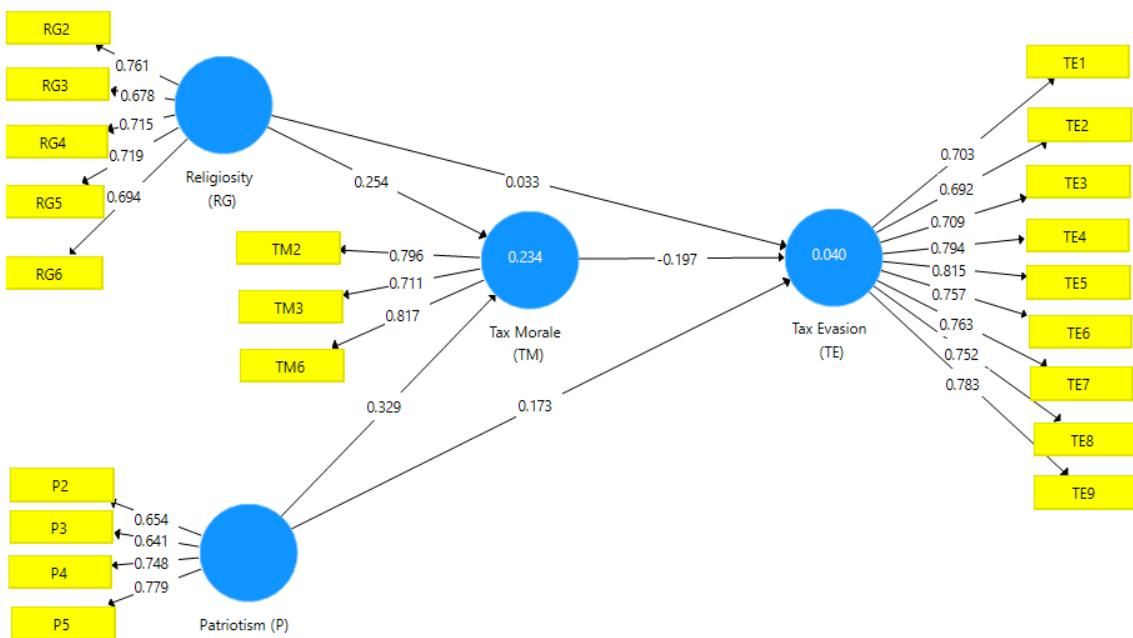


Figure 1. Outer Model R^2

Table 4. Goodness of Fit Tests

Variables	R^2	Adj. R^2	Path	F^2	Model Fit	
					Test	Estimated Model
TE	0.040	0.026	$P \rightarrow TE$	0.123	SRMR	0.098*
TM	0.234	0.227	$RG \rightarrow TM$	0.073	d_ULS	2.199*
			$P \rightarrow TE$	0.024	d_G	0.725
			$RG \rightarrow TE$	0.021	Chi-Square	838.491
			$TM \rightarrow TE$	0.031	NFI	0.609

Notes: *SRMR <0.10 or 0.08; $d_ULS >0.05$; $d_G >0.05$; Chi-square >0.90; NFI between 0 and 1

Based on Table 4, the results of the structural model assessment show that the variable TE can be explained by the independent constructs by 4.0% ($R^2 = 0.040$) with an Adjusted $R^2 = 0.026$. Meanwhile, the variable TM has a higher coefficient of determination, namely 23.4% ($R^2 = 0.234$; Adjusted $R^2 = 0.227$). This indicates that the variation in TM is explained better by its predictors compared to TE. Relationship analysis results reveal that the effect of P on TM is relatively stronger, with $f^2 = 0.123$, compared to the other paths. The influence of RG on TM is recorded at $f^2 = 0.073$, while the effects of $P \rightarrow TE$ ($f^2 = 0.024$), $RG \rightarrow TE$ ($f^2 = 0.021$), and $TM \rightarrow TE$ ($f^2 = 0.031$) are very small. These findings highlight that P contributes more prominently to TM than the other relationships. Regarding model fit, the $SRMR = 0.098$ exceeds the commonly accepted threshold (0.08), suggesting some lack of fit in the model. The $d_ULS = 2.199^*$ is significant, while $d_G = 0.725$ remains within an acceptable range. The Chi-Square test yields a value of 838.491 with an NFI = 0.609, indicating that the model fit is relatively weak.

We examine the inner VIF values presented in Table 5. The VIF values for Patriotism with respect to Tax Evasion and Tax Morale are 1.293 and 1.152, respectively, both well below the commonly accepted threshold of 5, indicating no significant multicollinearity.

Similarly, Religiosity shows VIF values of 1.236 for Tax Evasion and 1.152 for Tax Morale, further confirming the absence of multicollinearity. Additionally, Tax Morale has a VIF value of 1.306 with respect to Tax Evasion, which is also well within acceptable limits. These findings affirm the robustness of the structural model, ensuring that the predictor variables do not exhibit problematic intercorrelations and supporting the integrity of the results obtained in the model assessment.

Table 5. Inner VIF Values

Variables	Tax Evasion (TE)	Tax Morale (TM)
Patriotism (P)	1.293	1.152
Religiosity (RG)	1.236	1.152
Tax Evasion (TE)	-	-
Tax Morale (TM)	1.306	-

To support these results, we conduct an analysis of discriminant validity by using Fornell-Larcker Criterion. The result is provided in Table 5. In the provided matrix, the diagonal elements represent the square roots of the AVE for each construct. For instance, for patriotism, the value is 0.708; for religiosity, it is 0.714; for tax evasion, it is 0.753; and for tax morale, it is 0.776. These values signify the extent to which each construct explains the variance in its respective items. The data shows each diagonal value is indeed greater than the corresponding off-diagonal values in its row and column. Thus, based on the Fornell-Larcker Criterion, discriminant validity is established among the latent constructs of patriotism, religiosity, tax evasion, and tax morale, indicating that each construct is distinct from the others and adequately captures unique variance within the dataset.

Table 6. Fornell-Larcker Criterion

Variables	P	RG	TE	TM
Patriotism	0.708			
Religiosity	0.363	0.714		
Tax Evasion	0.102	0.022	0.753	
Tax Morale	0.422	0.374	-0.111	0.776

Table 6 presents the Heterotrait-Monotrait Ratio (HTMT), which serves as a criterion for assessing discriminant validity. According to [Hair et al. \(2019\)](#), HTMT values should ideally be below 0.90 to confirm that the constructs are distinct. The HTMT values in Table 6 provide mixed evidence of discriminant validity. For instance, the HTMT value between Patriotism and Religiosity is 0.95, slightly exceeding the recommended threshold, suggesting potential overlap between these constructs. However, the values between other constructs remain below the threshold, such as 0.190 between Patriotism and Tax Evasion, 0.135 between Religiosity and Tax Evasion, and 0.617 between Patriotism and Tax Morale. Additionally, the HTMT value between Religiosity and Tax Morale is 0.500, and between Tax Evasion and Tax Morale is 0.174, both indicating good discriminant validity. These results suggest that while most constructs demonstrate adequate discriminant

validity, the high HTMT value between Patriotism and Religiosity may warrant further investigation to ensure distinctiveness between these two variables.

Table 7. Heterotrait-Monotrait Ratio (HTMT)

Variables	P	RG	TE	TM
P				
RG	0.95			
TE	0.190	0.135		
TM	0.617	0.500	0.174	

The results are portrayed in Table 7 and Table 8. H1 proposes a negative relationship between patriotism and tax evasion. However, the analysis reveals a path coefficient of 0.173. Although the T-statistic falls below conventional thresholds, the associated p-value of 0.087* suggests a marginal significance level. Based on this result, the hypothesis is not supported, indicating that higher levels of patriotism are associated with a slight increase in tax evasion tendencies. This result is not in line with the proposed hypothesis. The result of H2 demonstrates a substantial path coefficient of 0.329 with a high T-statistic of 5.552 and a significant p-value of 0.000***. This indicates that individuals with stronger patriotic sentiments exhibit significantly higher levels of tax morale. This suggests that patriotism plays a crucial role in shaping positive attitudes towards taxation, potentially fostering a sense of civic duty and obligation to contribute to the functioning of the state. As such, H2 is supported.

Table 8. Direct Effects

Hypothesis	Relationship	Path Coefficient	T-stat	P Values
H1	Patriotism (P) -> Tax Evasion (TE)	0,173	1,717	0,087*
H2	Patriotism (P) -> Tax Morale (TM)	0,329	5,552	0,000***
H3	Religiosity (RG) -> Tax Evasion (TE)	0,033	0,268	0,788
H4	Religiosity (RG) -> Tax Morale (TM)	0,254	3,660	0,000***
H5	Tax Morale (TM) -> Tax Evasion (TE)	-0,197	2,262	0,024**

H3 proposes a positive relationship between religiosity and tax evasion (TE). However, the analysis reveals a path coefficient of 0.033, accompanied by a low T-statistic of 0.268 and a non-significant p-value of 0.788. Consequently, the hypothesis is not supported, suggesting that religiosity does not significantly influence tax evasion tendencies. This finding may imply that while religiosity may shape moral values and ethical behaviour, its impact on tax compliance behaviour may be limited. In contrast, H4, which suggests a positive association between religiosity and tax morale, yields a substantial path coefficient of 0.254, a high T-statistic of 3.660, and a significant p-value of 0.000***. This result confirms the hypothesis, indicating that individuals with stronger religious beliefs tend to exhibit significantly higher levels of tax morale. Thus, H4 is supported.

H5 proposes a negative relationship between tax morale and tax evasion. The analysis reveals a path coefficient of -0.197, accompanied by a moderate T-statistic of 2.262 and a significant p-value of 0.024**. Consequently, the hypothesis is supported, indicating that

higher tax morale is associated with lower tendencies for tax evasion. This finding suggests that positive attitudes towards taxation may act as deterrents to tax evasion behaviour. Moreover, our study suggests that tax morale significantly serves as a mediating variable for the relationship between patriotism (H6) and tax evasion. As suggested, the analysis yields a negative path coefficient of -0.065, a moderate T-statistic of 1.940, and a marginally significant p-value of 0.053*. While the statistical significance is borderline, the hypothesis (H6) is supported, suggesting that patriotism influences tax evasion negatively and partially through its impact on tax morale. In contrast, the analysis of H7 reveals a negative path coefficient of -0.050, with T-statistic of 1.641, and a non-significant p-value of 0.101. Consequently, the hypothesis is not supported, suggesting that tax morale does not act as a mediating role of the relationship between religiosity and tax morale. Figure 2 show the inner model of this study.

Table 9. Indirect Effects

Hypothesis	Relationship	Path Coefficient	T-stat	P-values
H6	Patriotism (P) -> Tax Morale (TM) → Tax Evasion (TE)	-0,065	1,940	0,053*
H7	Religiosity (RG) -> Tax Morale (TM) → Tax Evasion (TE)	-0,050	1,641	0,101

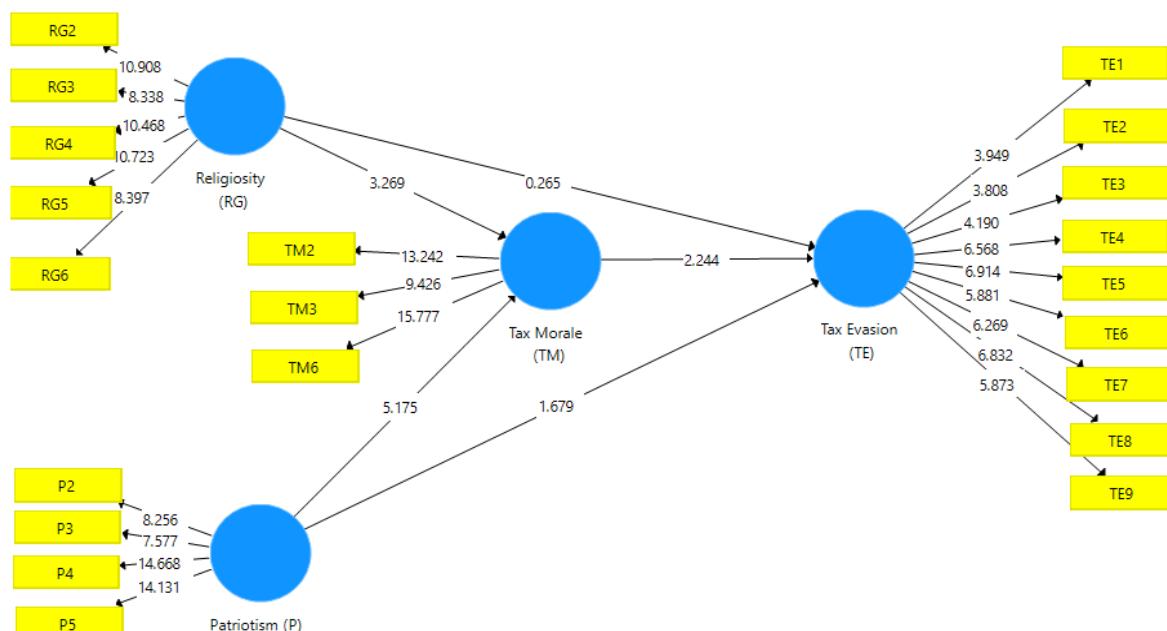


Figure 2. Inner Model

Our study is to examine the roles of taxpayers' patriotism, religiosity, and tax morale on the occurrences of tax evasion. Then, in this study also analyse the mediating role of tax morale on the relationships between patriotism and religiosity on tax morale. The study suggests that there are positive relationships between patriotism on tax evasion and tax morale. The positive relationship between patriotism and tax evasion may be influenced by

broader socio-cultural, economic, and institutional factors. For example, as mentioned in a research context section, in contexts where corruption is rampant, inequality is stark, or there is a prevailing perception of unfair taxation (Bertinelli et al., 2020; Kogler et al., 2023), tax evasion can indeed be viewed as a form of protest or resistance against perceived injustices. They may be more inclined to engage in tax evasion as a means of expressing their discontent (Al-Hadi et al., 2022). Then, the positive relationship between patriotism and tax morale indicates that individuals who feel a strong sense of patriotism are more likely to comply with tax regulations and pay their taxes willingly. They perceive tax compliance as a means of demonstrating their loyalty and commitment to their country.

Moreover, our findings revealed a surprising outcome: there is no significant correlation between religiosity and tax evasion. Contrary to conventional wisdom, the level of religious adherence does not appear to be a determining factor in whether individuals engage in tax evasion practices (Carsamer & Abbam, 2023). However, amidst this absence of a direct relationship between religiosity and tax evasion, we uncovered a notable discovery regarding tax morale. Our research unveiled a positive association between religiosity and tax morale, indicating that individuals who exhibit higher levels of religious commitment tend to possess stronger ethical beliefs and a greater sense of duty towards fulfilling their tax obligations. This alignment between religiosity and tax morale suggests that religious values and teachings may play a pivotal role in shaping individuals' perceptions of civic responsibility and their willingness to contribute to the collective good through taxation.

In relation to the role of tax morale, our research underlines the decisive impact of tax morale in mitigating tax evasion, demonstrating that as tax morale increases, the propensity for tax evasion significantly decreases. It shows that high levels of tax morale are often associated with a stronger sense of civic duty and social responsibility (Di Gioacchino & Fichera, 2020), leading to voluntary compliance even in the absence of stringent enforcement measures. This voluntary compliance is beneficial for tax authorities as it reduces the costs associated with enforcement measures such as audits, penalties, and legal proceedings (Engel et al., 2020; Fotiadis & Chatzoglou, 2021). One critical aspect of this relationship is the perceived fairness of tax burdens. If taxpayers believe that the tax system is designed in a way that distributes the tax load equitably among all economic participants, they are more likely to see their own tax contributions as a just obligation.

Equally important, our study suggests that tax morale mediates the relationship between patriotism and tax evasion. The mediating role of tax morale in this context suggests that patriotism alone does not directly influence tax evasion behaviours. Instead, it operates through the enhancement of tax morale. This study is supported by other scholars (Alshira'h & Abdul-Jabbar, 2020) that when individuals with strong patriotic feelings perceive their tax contributions as vital for national development and social cohesion, they are more likely to comply with tax laws voluntarily. On the other hand, our study finds that tax morale does not mediate the relationship between religiosity and tax evasion. Religiosity may affect tax compliance through direct moral injunctions or community pressure rather than through an internalised sense of tax morale. For instance, religious individuals might comply with tax laws due to direct teachings about honesty and social justice in their religious texts or due to fear of social sanctions within their religious

communities (Dularif & Rustiarini, 2022). These direct influences bypass the broader concept of tax morale, suggesting a more straightforward pathway from religiosity to tax compliance or evasion.

Our study makes significant theoretical contributions by modelling individual perspectives on tax evasion, specifically examining when and why individuals commit tax evasion. This research is particularly pertinent as it explores the interplay between taxpayers' patriotism, religiosity, and tax morale, providing a comprehensive understanding of how these variables affects the likelihood of tax evasion. Our study builds upon the work of Bani-Mustafa et al. (2024), who investigated the effect of government efficiency on tax evasion, highlighting the mediating role of ethics and control of corruption. By integrating their findings with our focus on patriotism, religiosity, and tax morale, we offer a more holistic view of the factors influencing tax evasion. Specifically, our research advances their model by incorporating additional psychological and sociocultural dimensions that can mediate the relationship between government efficiency and tax compliance. Besides, our study contributes to the literature on tax compliance by emphasising the roles of ethics and control of corruption in mediating the effects of government efficiency on tax evasion (De Neve et al., 2021; Gangl et al., 2016; Kasper & Alm, 2022). The ethical aspects in our research diverge significantly from those examined by prior studies (Austin et al., 2021; Ostas, 2020; Seno et al., 2022). While others' research focused on ethics from the government's perspective, emphasising how governmental integrity and ethical practices influence tax compliance (Taing & Chang, 2021; Vincent, 2023), our study shifts the lens to the taxpayers' viewpoint. We delve into how individual ethics, encapsulated in the concept of tax morale, impact the decision to commit tax evasion. This distinction is crucial as it highlights the different dimensions of ethical behaviour in the context of tax compliance. It shows the higher individuals tax morale, the stronger their intention to avoid tax evasion.

The practical implications of this study are profound and multifaceted, offering valuable insights for policymakers, educators, and tax authorities aiming to improve tax compliance. Firstly, the finding that patriotism and religiosity do not directly reduce tax evasion but enhance moral tax suggests that efforts to foster tax compliance should focus on strengthening individuals' moral tax. This can be achieved through comprehensive civic education programs that emphasise the ethical and civic responsibilities associated with tax payment. By nurturing a sense of moral obligation towards tax compliance, such programs can indirectly reduce the propensity for tax evasion. Moreover, tax authorities can leverage these findings to design more effective communication and engagement strategies. Instead of solely appealing to patriotic or religious sentiments, which may not directly curb tax evasion, tax campaigns should highlight the ethical implications and moral duty of paying taxes. Messaging that underscores the societal benefits of tax contributions and the ethical consequences of tax evasion can cultivate a stronger moral tax among taxpayers. For instance, campaigns could highlight how taxes fund essential public services, thereby framing tax payment as a moral and civic responsibility. Conversely, for those whose motivations are rooted in religious beliefs, it might be more effective to partner with religious institutions to disseminate messages about the moral imperatives of tax compliance as guided by religious teachings. Lastly, these insights highlight the potential

for cross-sector collaborations. Government agencies, educational institutions, religious organizations, and civil society can work together to create a comprehensive framework that reinforces the moral dimensions of tax compliance. Such collaborations can lead to community-based initiatives that foster a culture of ethical tax behavior, ultimately contributing to higher tax compliance rates and improved public trust in the tax system.

5. Conclusions, Implications, and Limitations

The findings of this study reveal a nuanced understanding of the relationship between patriotism, religiosity, and tax evasion intentions. Contrary to popular belief, neither patriotism nor religiosity directly curtails a person's inclination to engage in tax evasion. This insight challenges the conventional notion that a strong sense of national pride or devout religious adherence inherently fosters compliance with tax laws. Instead, these factors influence an individual's moral stance on tax-related matters, which in turn affects their tax evasion behaviour. Furthermore, the research examines the mediating role of tax morality between patriotism, religiosity, and tax evasion. It finds that tax morality negatively mediates the relationship between patriotism and tax evasion, suggesting that the ethical underpinnings associated with patriotism can effectively reduce tax evasion through the enhancement of tax morality. However, this mediating effect does not extend to religiosity in the same manner. While religiosity contributes to a higher moral tax, it does not necessarily mediate the relationship between religiosity and tax evasion. This distinction suggests that the pathways through which religiosity and patriotism influence tax evasion are different and perhaps more complex.

Despite offering valuable insights, this study is not without limitations. First, the use of a student sample—specifically business students—may limit the generalizability of the findings to the broader taxpayer population, as students may not fully represent the financial responsibilities and decision-making contexts faced by actual taxpayers. Additionally, the reliance on self-reported data through questionnaires raises the possibility of social desirability bias, where respondents may overstate socially acceptable attitudes such as patriotism, religiosity, or moral reasoning. The cross-sectional design also constrains the ability to draw causal inferences about the relationships among variables. Future research could address these limitations by employing more diverse samples, incorporating longitudinal designs, and using mixed methods to capture deeper psychological and behavioral dimensions of tax compliance.

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