

RELIGIOSITY, KNOWLEDGE, AND SERVICE: UNVEILING WHAT DRIVES TAXPAYERS' MOTIVATION TO PAY TAXES

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ABSTRACT

This study aims to examine whether religiosity, tax knowledge, and service quality can enhance taxpayers' motivation to pay taxes. Employing a quantitative research design, data were collected through structured questionnaires distributed to 148 non-employee taxpayers residing in the JABODETABEK region. The collected data were analyzed to identify the extent to which cognitive, spiritual, and service-related factors contribute to taxpayers' willingness and motivation to fulfill their tax obligations. The findings reveal that: (1) religiosity has a positive influence on taxpayers' motivation, implying that moral and spiritual values play an important role in shaping tax behavior; (2) Tax knowledge has a positive influence on taxpayers' motivation to pay taxes, suggesting that better understanding of taxation encourages compliance and (3) service quality demonstrates a positive influence on taxpayers' motivation, highlighting the importance of efficient and trustworthy public service delivery in fostering voluntary tax compliance. The results of this study can provide input for the government in making decisions or formulating policies to encourage public motivation in paying taxes.

Key words: religiosity; knowledge; service quality; motivation; tax

INTRODUCTION

The taxation sector plays a significant role in meeting the government's expenditure needs. The funds collected through taxes are utilized to finance various state expenditures, including infrastructure development and the provision of educational facilities (Murni & Nuryati, 2024). Tax regulation in Indonesia adopts a Self-Assessment System, under which taxpayers are given full responsibility to calculate, pay, and report their own taxes. The motivation and awareness of taxpayers—both individuals and entities—to comply with their tax obligations are key factors in the effective implementation of this system. A low level of taxpayer motivation to fulfill their tax responsibilities can have a significant impact on state revenue, as reflected in the State Budget and ultimately may constrain national development.

The Directorate General of Taxes reported that as of March 31, 2024, a total of 12,697,754 taxpayers had submitted their annual tax returns (SPT), representing 65.88% of the target of 19,273,374. Although the target has not yet been achieved, this figure reflects a 7.32% increase compared to the previous year. Of this total, only 1.14 million out of 4.92 million non-employee taxpayers had filed their tax returns by April 2024 (Usman & Dewi, 2024). Therefore, it is necessary to strengthen taxpayer motivation so that more taxpayers fulfill their tax obligations on time.

In the attribution model, individual behavior is viewed as the result of a combination of motivation influenced by internal (dispositional) and external (situational) factors. Internal factors refer to elements such as beliefs, abilities, effort, and personality. These elements represent intrinsic characteristics that play a significant role in shaping an individual's actions or decisions. Thus, a person's behavior is influenced not only by internal drives but also by various external pressures or changing circumstances (Hasanah et al., 2024).

Religiosity plays an important role in enhancing taxpayers' motivation to comply with tax obligations. This can be seen in the extent to which one's faith influences their views and behavior in daily life. Religious values such as honesty and responsibility are crucial in encouraging individuals to fulfill their tax (Octavianny et al., 2021). Individuals with high religiosity tend to regard paying taxes as both a moral and spiritual responsibility, consistent with religious teachings that emphasize compassion for others. Furthermore, Rodiansah & Puspita (2020) noted that participation in religious activities can enhance social awareness, which in turn positively affects tax compliance. Religiosity influences internal attributions, where paying taxes is viewed as a manifestation of higher ethical values. Therefore, religiosity can serve as a key factor that drives tax compliance through intrinsic motivation to fulfill tax obligations honestly and promptly. Based on this reasoning, the following hypothesis is proposed:

H1: Religiosity has a positive effect on taxpayers' motivation to pay taxes.

Tax knowledge encompasses information and regulations that encourage taxpayers to comply with their tax obligations (Safitri & Silalahi, 2020). When taxpayers understand tax rules and sanctions, they are more motivated to fulfill their obligations to avoid penalties. Such knowledge helps taxpayers recognize their rights and responsibilities, including tax reporting, payment, and submission. As understanding improves, taxpayers'

awareness of the importance of timely compliance also increases, leading to higher levels of compliance (Parengkuan & Nursyirwan, 2023). Tax knowledge originates internally within taxpayers. When individuals possess sufficient knowledge, they are more likely to be willing to pay taxes because they perceive taxes as a social responsibility that supports public interests rather than as a burden. Therefore, the following hypothesis is formulated:

H2: Tax knowledge has a positive effect on taxpayers' motivation to pay taxes.

One of the factors influencing taxpayers' motivation is the quality of tax services, which affects taxpayers' perceptions and satisfaction. Good service quality—characterized by efficiency, friendliness, and responsiveness—can enhance taxpayers' motivation and awareness to pay taxes on time (Kumala & Ayu, 2019). The quality of services provided by tax officers reflects the government's efforts to deliver optimal public service in various aspects of taxation. Conversely, poor service quality may reduce taxpayers' motivation to comply with their obligations. As an external factor, service quality shapes taxpayers' perceptions by linking tax obligations with a sense of personal responsibility, thereby strengthening their trust in the tax authorities and the taxation system. Accordingly, the following hypothesis is proposed:

H3: Service quality has a positive effect on taxpayers' motivation to pay taxes.

METHOD

This study employs a quantitative research method using primary data, obtained directly from the original sources without the involvement of third parties. The sampling technique used is convenience sampling. Data collection was conducted through a survey method, by distributing questionnaires to non-employee taxpayers residing in the JABODETABEK area, both offline and online using Google Forms. The questionnaire consisted of a series of questions designed to obtain direct information from taxpayers regarding their tax obligations, measured using Likert scale.

Variable Measurement. The motivation variable was measured using five indicators (Jannah & Isroah, 2020; Kusuma et al., 2021; Parengkuan & Nursyirwan, 2023). The religiosity variable was measured using five indicators (Rodiansah & Puspita, 2020). The tax knowledge variable was measured using five indicators (Amanda et al., 2023; Parengkuan & Nursyirwan, 2023). The service quality variable was measured using five indicators (Fatkhulil Jannah & Isroah, 2020).

The analytical method applied in this research is multiple linear regression analysis. The analysis includes validity and reliability tests, followed by classical assumption tests and hypothesis testing to examine the relationships among the studied variables.

RESULTS AND DISCUSSION

A total of 148 non-employee taxpayers residing in the JABODETABEK area and adhering to officially recognized religions in Indonesia participated in this study. Their demographic characteristics are presented in Table 1.

Based on Table 1, a total of 148 respondents participated in the study, with the majority being female (71%). In terms of domicile, most respondents reside in Jakarta (73%). Regarding religion, the majority are Muslim (39%), followed by Christians and Catholics. Based on occupation and monthly income, most non-employee taxpayers work as freelancers (44%).

Table 1. Respondent Demographics

No	Description	Frequency	Percentage (%)
1	Gender		
	Female	105	71%
	Male	43	29%
	Total	148	100%
2	Domicile		
	Jakarta	108	73%
	Bogor	7	5%
	Depok	11	7%
	Tangerang	16	11%
	Bekasi	6	4%
	Total	148	100%
3	Religion		
	Islam	58	26%

Christian	38	20%
Catholic	30	39%
Buddhist	21	14%
Confucian	1	1%
Total	148	100%
4 Occupation		
Freelancer	65	44%
Pengusaha	45	30%
Konsultan	27	18%
Content Creator	7	5%
Driver Online	4	3%
Total	148	100%

Based on Table 2, the obtained R Square value is 0.417, indicating that the independent variables can explain 41.7% of the variation in the dependent variable, while the remaining 58.3% is influenced by other factors not included in the model. The F-test result shows a significance value < 0.05 , meaning that the research model is appropriate for further testing.

The t-test results indicate the following: (1) Religiosity has a positive effect on taxpayers' motivation to pay taxes, with a coefficient value of 0.137 and a significance level of 0.016 (< 0.05). (2) Tax knowledge has a positive effect on taxpayers' motivation to pay taxes, with a coefficient value of 0.329 and a significance level of 0.001 (< 0.05). (3) Service quality has a positive effect on taxpayers' motivation to pay taxes, with a coefficient value of 0.231 and a significance level of 0.002 (< 0.05).

Table 2. Regression Test Results

Variables	Coefficient	Sig.
Religiosity	0.137	0.016**
Tax Knowledge	0.137	0.000***
Service Quality	0.231	0.002***
F-Test	34.356	0.000***
R ²	0.417	

***Significant at 1%, ** Significant at 5%

Religiosity and Taxpayer Motivation

The results of this study indicate that religiosity exerts a positive influence on taxpayers' motivation to fulfill their tax obligations. Individuals with a high level of religiosity tend to internalize and practice moral values derived from their religious teachings, which guide them toward ethical and law-abiding behavior, including in taxation. Religiosity encourages the belief that paying taxes is not only a legal obligation but also a moral and spiritual duty that aligns with universal principles such as honesty, justice, integrity, and compassion. These values function as intrinsic motivators, fostering a sense of voluntary compliance and moral accountability in fulfilling tax obligations. In this sense, the act of paying taxes becomes an expression of moral integrity and social conscience rather than a response to external enforcement or fear of punishment. In addition, religious communities and leaders play a crucial role in strengthening this moral awareness by emphasizing values of fairness, social responsibility, and collective welfare. Through sermons, discussions, and community teachings, religious figures often convey the idea that fulfilling tax obligations contributes to the greater good of society. This reinforcement shapes the perception that tax compliance is a reflection of one's faith in action—an extension of spiritual devotion manifested through civic responsibility. These findings are consistent with previous studies (Darmawati et al., 2021; Octavianny et al., 2021; Rodiansah & Puspita, 2020), which confirm that religiosity strengthens taxpayer motivation by integrating ethical and spiritual dimensions into fiscal responsibility, thereby creating a more conscious and compliant taxpayer community.

Tax Knowledge and Taxpayer Motivation

The findings of this study demonstrate that tax knowledge has a positive influence on taxpayers' motivation to pay their tax. A higher level of understanding about taxation—such as knowledge of tax regulations, calculation methods, reporting procedures, and the allocation of tax revenues—empowers individuals to make informed and responsible decisions. When taxpayers comprehend how taxes are calculated and how these funds contribute to

national development and public welfare, they are more likely to develop a sense of ownership and purpose in meeting their obligations. This awareness transforms taxation from a mere administrative requirement into a socially meaningful contribution to the country's progress. Moreover, informed taxpayers tend to perceive the tax system as fair and transparent, which in turn reinforces trust in government institutions and enhances compliance motivation. Knowledge also enables individuals to distinguish between lawful tax planning and evasion, reducing the likelihood of non-compliance due to ignorance or misinformation. Understanding tax procedures minimizes confusion and fear of making mistakes—two common factors that often lead to tax avoidance or delayed reporting. Taxpayers who are well-informed tend to feel a stronger moral and civic responsibility, as their awareness of the social benefits of taxation strengthens their intrinsic motivation to contribute. This cognitive awareness bridges the gap between obligation and willingness, turning compliance into a voluntary and rational choice rather than one imposed by authority. In this sense, knowledge functions not only as an informational asset but also as a motivational driver that sustains long-term compliance behavior. These findings are consistent with previous research (Erawati & Pelu, 2021; Fatimah & Fitria, 2020; Kumala & Ayu, 2019), which collectively affirm that tax knowledge enhances taxpayers' motivation and shapes positive attitudes toward tax compliance through greater understanding, confidence, and trust in the taxation system.

Service Quality and Taxpayer Motivation

The results of this study reveal that service quality plays positive role in shaping taxpayers' motivation to pay their tax. High-quality service reflects the government's commitment to providing responsive, transparent, and accessible tax administration, which in turn enhances taxpayers' trust and satisfaction. When tax officers (*fiscus*) demonstrate professionalism, empathy, and competence in handling taxpayers' inquiries or resolving issues, it creates a sense of reliability and fairness in the tax system. This perception of fairness and efficiency encourages taxpayers to view compliance not as a burden but as a cooperative effort between citizens and the government. Moreover, timely and accurate responses from officers reduce uncertainty and frustration during administrative processes, fostering a more positive attitude toward tax obligations. In addition, the integration of technology and innovation in service delivery has become a key factor in improving taxpayers' motivation and compliance. The implementation of digital systems and online consultation platforms streamlines administrative procedures, minimizes errors, and significantly reduces the time and effort required to meet tax obligations. These innovations enhance convenience and accessibility, particularly for busy or geographically distant taxpayers, allowing them to engage with the tax system efficiently and independently. Furthermore, when taxpayers encounter user-friendly systems supported by courteous and responsive staff, they are likely to feel appreciated and empowered, which enhances their willingness to comply voluntarily. These findings are consistent with previous studies (Fatkhulil Jannah & Isroah, 2020; Gde Mantra Suarjana et al., 2020), both of which highlight that the better the service quality provided by tax authorities, the greater the taxpayers' motivation and commitment to paying taxes conscientiously.

CONCLUSION

Based on the data analysis and discussion of the effects of Tax Knowledge, Religiosity, and Service Quality on Taxpayer Motivation to Pay Taxes, it can be concluded that: Religiosity positively affects taxpayers' motivation. Highly religious taxpayers tend to possess moral and spiritual values that encourage them to fulfill tax obligations as an expression of their faith. Tax Knowledge positively affects taxpayer motivation. The better the taxpayers understand tax regulations, calculations, and benefits—as well as the risks of non-compliance—the stronger their motivation to pay taxes correctly and on time. Service Quality positively affects taxpayer motivation. Friendly, responsive, and efficient service delivery makes taxpayers feel appreciated, which enhances their voluntary motivation to comply. Future research is recommended to broaden the scope of respondents, include additional variables, and incorporate qualitative methods, such as direct interviews with taxpayers, to gain deeper insights into the factors influencing tax compliance motivation.

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