

## Building Trust in Tax Authorities through Tax Compliance: The Role of Tax Literacy and Religiosity

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### ABSTRACT

This study aims to analyze the role of tax literacy and religiosity in building trust in tax authorities, with tax compliance as a mediating variable. Using a quantitative approach, data were collected from 100 individual taxpayers through a Likert-scale questionnaire and analyzed using SPSS v.27. The results indicate that tax literacy and religiosity have a positive effect on tax compliance and trust in tax authorities. Tax compliance also has a significant effect on trust and acts as a partial mediator in both relationships. These findings support the Slippery Slope Framework and the Theory of Planned Behavior, and imply the importance of integrating educational and moral-spiritual approaches in trust-based tax reform

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## **INTRODUCTION**

Trust in tax authorities is a fundamental factor in a self-assessment-based tax system. This system empowers taxpayers to calculate, pay, and report their own tax obligations in accordance with applicable regulations (Lutfillah & Setiyawati, 2020) . Voluntary compliance depends heavily on taxpayers' trust in the tax authorities. According to Kirchler et al. (2008), trust in tax authorities arises when taxpayers believe that the tax authorities act fairly, transparently, and with integrity in carrying out their tax collection functions. Conversely, low levels of trust can lead to tax avoidance or evasion.

Trust in tax authorities not only reflects attitudes toward state institutions but also serves as an indicator of the fiscal authority's legitimacy in the public eye. Trust in public institutions is a social asset that strengthens government legitimacy and encourages voluntary compliance (Gultom & Oktris, 2022; Hermawan, 2022) . Tax authorities perceived as professional, accountable, and transparent foster confidence that taxes paid are used for the public good. Conversely, negative perceptions of the integrity of tax officials or corrupt practices within tax institutions can erode trust and reduce compliance (Anto et al., 2020) . Issues related to the integrity of tax officials and the effective use of tax funds often come under public scrutiny, making rebuilding taxpayer trust in tax authorities a crucial challenge for the government (Wardani, Adia Adi Prabowo, et al., 2022) .

slippery slope framework model developed by Kirchler et al. (2008) states that tax compliance can be achieved through two channels: the power of the tax authority and trust in the tax authority. When trust is high, taxpayers are more likely to comply because they perceive paying taxes as a contribution to national development. However, when trust is low, compliance is more coercive, supported by sanctions and supervision (Prastiwi & Diamastuti, 2023) . Increasing trust in the tax authority through educational, moral, and spiritual approaches is an effective strategy for strengthening voluntary compliance and taxpayer trust in Indonesia.

One of the factors that plays a crucial role in building trust in tax authorities is tax literacy. Tax literacy relates to conceptual knowledge and practical skills that enable taxpayers to participate effectively in the tax system (Sri et al., 2025) . Improving tax literacy is a crucial strategy in building a tax system based on trust and voluntary awareness, as a sound understanding of tax rights, obligations, and functions encourages taxpayers to assess the tax system fairly and transparently (Hauptman et al., 2024; Leana & Kholis, 2022) . High tax literacy not only improves administrative capabilities but also fosters moral awareness that taxes are a real contribution to the common good. (Anto et al., 2020) .

Religiosity is also believed to influence the level of trust in tax authorities. Religiosity relates to the extent to which religious values and beliefs are internalized within an individual and reflected in daily behavior (Pertiwi et al., 2023; Purwadi & Setiawan, 2019) . Taxpayers with high levels of religiosity tend to have a strong moral and ethical orientation, including in fulfilling tax obligations. Empirical research supports the important role of religiosity in enhancing positive taxpayer behavior. Research (Panjaitan, 2019) shows that

more religious individuals have higher levels of tax compliance because they view paying taxes as a form of moral responsibility. Furthermore, (Fitriyah & Arimurti, 2024) found that religiosity positively influences tax compliance by increasing perceptions of fairness and trust in tax authorities. This indicates that the spiritual dimension can be a foundation for building social trust in state fiscal institutions.

Tax compliance is also an important factor in assessing the level of trust in tax authorities. Tax compliance reflects the extent to which taxpayers fulfill their tax obligations voluntarily, on time, and in accordance with laws and regulations (Ramdani et al., 2022). Tax compliance is not merely administrative but also a manifestation of trust in a fair and accountable tax system. Increased compliance can strengthen taxpayer trust in tax authorities (Rahmanto et al., 2025). As a mediating variable, tax compliance serves to explain the mechanism by which financial literacy and religiosity can influence trust in tax authorities. Taxpayers with high financial literacy tend to be more compliant because they understand the benefits and functions of taxes for development (Saputra et al., 2025). Compliance arising from this awareness then fosters trust in tax authorities. Similarly, religious individuals tend to be compliant because they view tax compliance as part of their moral and spiritual values (Kusbandiyah et al., 2025). Through such compliance, trust in the tax authorities is strengthened, because individuals feel that the tax system is run fairly and in accordance with their ethical values.

This study aims to analyze the relationship between cognitive (financial literacy), affective (religiousness), and behavioral (tax compliance) aspects in shaping trust in tax authorities. This approach is crucial given that Indonesia still faces challenges in strengthening its domestic tax base, particularly related to low levels of voluntary compliance and public trust in tax institutions.

## LITERATURE REVIEW

### **Theory of Planned Behavior (TPB)**

The Theory of Planned Behavior (TPB) proposed by (Ajzen, 1991) explains that individual behavior is formed through three main components: attitudes toward behavior, subjective norms, and perceived behavioral control. These three components collectively influence behavioral intentions, which ultimately determine a person's actual actions.

In taxation, this theory is widely used to explain the psychological and social factors that influence taxpayer compliance and trust in tax authorities. Tax literacy reflects the cognitive aspects that influence attitudes toward behavior, namely how taxpayers' understanding of the tax system and benefits shapes positive attitudes toward tax compliance behavior (Hadinata & Marpaung, 2025). Religiosity represents subjective norms, where religious and moral values function as social and ethical norms that encourage individuals to fulfill tax obligations voluntarily (Agbetunde et al., 2022). Tax compliance reflects both behavioral intention and actual behavior, namely the concrete manifestation of taxpayers' intentions and commitments in carrying out tax obligations (Taing & Chang, 2021). Meanwhile, trust in tax authorities can be seen as a result or consequence of compliant behavior, which is formed due to taxpayers' positive

perceptions of the integrity, fairness, and transparency of tax institutions (Kiow et al., 2017) .

### **Trust in Tax Authorities**

Trust in tax authorities is the public's belief in the government's morals, behavior, and attitudes, as reflected in its policies (Zainudin et al., 2022) . Trust in the government is reflected in the quality of the relationship between the government and its citizens. A harmonious relationship between the government and taxpayers must be maintained to strengthen public trust in the government (Aktas Guzel et al., 2019) . According to (Ibrahim, 2020) , trust in the government is an aspect that must be managed well, because trust does not arise instantly but is formed through an ongoing process.

### **Tax Literacy**

Tax literacy is a fundamental concept in understanding taxation and is closely related to financial literacy (Clercq, 2021) . According to (Nichita et al., 2019) , tax literacy is the ability of taxpayers to understand their rights and obligations and utilize tax knowledge and expertise to determine appropriate reporting to strengthen compliance with tax regulations. Taxpayers with a high level of tax literacy tend to be more compliant in carrying out their obligations, such as registering, calculating, paying, and reporting taxes correctly and on time. Furthermore, good tax literacy also helps reduce misunderstandings and negative perceptions of taxes, because individuals understand that taxes are a form of participation in national development (Agusti & Rahman, 2023) . This literacy includes aspects of understanding tax regulations, reporting procedures, and the consequences of non-compliance (Mardhatilla et al., 2023) .

### **Religiosity**

Religiosity reflects subjective norms, namely religious values that guide taxpayers' moral behavior. Individuals with high levels of religiosity will use religious teachings as a reference in carrying out social obligations, including paying taxes (Mohdali & Pope, 2014) . Religiosity encourages tax compliance as a form of moral and spiritual responsibility, while also strengthening trust in the tax authority as a public institution that plays a role in realizing social justice (Dikmen et al., 2025) . This is because religious taxpayers tend to have a positive view of public institutions that carry out their mandates for the benefit of the wider community.

### **Tax Compliance**

Taxpayer compliance is the obedience and willingness of individuals or entities to fulfill their tax responsibilities voluntarily, on time, and in accordance with applicable laws (Astaty et al., 2025) . Taxpayer compliance is an important element in the modern tax system, especially in the self-assessment system which gives taxpayers an active role in fulfilling their tax obligations. The level of tax compliance reflects the extent to which individuals or business entities exercise their fiscal rights and obligations voluntarily without external pressure (Musimenta et al., 2017) . According to (Wardani, Adia Adi Prabowo, et al., 2022) taxpayer compliance can be identified through several indicators, including awareness to register as a taxpayer, timeliness in submitting Tax Returns (SPT), accuracy in calculating and paying taxes owed, and willingness to pay off arrears if there are still obligations that have not been fulfilled.

## **Hypothesis Development**

### **1. The influence of tax literacy on tax compliance**

Tax literacy is a crucial factor in improving tax compliance. Taxpayers who have an adequate understanding of tax calculations, applicable regulations, and reporting and payment procedures tend to be more capable and prepared to carry out their obligations correctly (Erdi & Astuti, 2023) . This knowledge also prevents administrative errors and reduces fear or hesitation in completing and reporting tax obligations (Abdellatif & Elsayed, 2023; Okoh et al., 2022) . From the SDGs perspective, tax literacy increases perceived behavioral control, namely the perception of an individual's ability to perform compliant behaviors. Therefore, higher tax literacy, higher levels of tax compliance. (Nichita et al., 2019) .

H1: Tax literacy has a positive effect on tax compliance.

### **2. The influence of religiosity on tax compliance**

Religiosity is an affective factor influencing subjective norms in the Theory of Planned Behavior. Taxpayers with high levels of religiosity typically place greater value on honesty, integrity, and responsibility (Davidescu et al., 2022) . These values encourage them to comply with regulations, including tax obligations. Religiosity can also strengthen a person's moral orientation, preventing actions detrimental to the state, such as tax evasion (Rashid et al., 2021) . Moral values and religiosity are strongly correlated with an individual's decision to comply with formal regulations. Research (Purwadi & Setiawan, 2019) found that religiosity has a positive influence on tax compliance. Therefore, the higher the level of religiosity, the more likely a taxpayer is to comply with tax regulations.

H2: Religiosity has a positive effect on tax compliance

### **3. The influence of tax literacy on the trust of tax authorities**

Tax literacy reflects a taxpayer's level of understanding of tax provisions, administrative procedures, tax rights and obligations, and the benefits of taxes for development. Taxpayers with a good level of tax literacy tend to have a more positive perception of the tax authorities. Adequate knowledge enables them to understand the mechanisms of tax management and the objectives of fiscal policy implementation (Clercq, 2021) . A good understanding also reduces perceived uncertainty, minimizes negative assumptions, and increases perceptions of the transparency and accountability of the tax authorities (Kristanto, 2025) . Within the Theory of Planned Behavior framework, tax literacy is part of the cognitive aspect that influences the formation of positive attitudes toward tax institutions. Therefore, the higher the tax literacy, the greater the taxpayer's trust in the tax authorities (Erdi & Astuti, 2023) .

H3: Tax literacy has a positive effect on trust in tax authorities.

### **4. The influence of religiosity on trust in tax authorities**

Religiosity not only shapes individual moral behavior but also influences how people evaluate public institutions, including tax authorities. Religious values typically encourage honesty, responsibility, and adherence to regulations

as a form of obedience to religious teachings (Gultom & Oktris, 2022) . Taxpayers with high levels of religiosity tend to view tax compliance as a moral obligation, not just a legal one. Religiosity can also influence more positive perceptions of the tax authority as an institution that carries out the state's mandate. (Davidescu et al., 2022) . From the TPB perspective, religiosity shapes subjective norms that foster positive perceptions of state institutions carrying out public mandates. Research (Sukmana et al., 2018) found that individuals with high religiosity tend to trust tax institutions because they perceive them as playing a role in channeling public contributions for the common good.

H4: Religiosity has a positive effect on trust in tax authorities.

#### **5. The influence of tax compliance on tax authority trust**

Tax compliance is an important indicator reflecting the quality of interactions between taxpayers and tax authorities. Taxpayers who have positive experiences in fulfilling their tax obligations will perceive the tax authorities as fair and transparent, thereby increasing trust in the institution (Rahmanto et al., 2025) . Tax compliance is not only a consequence of trust but can also be a determinant of trust in the tax authorities. Research (Prastyatini & Rahmawati, 2023) shows that tax compliance positively influences trust in the tax authorities, as compliance experiences shape positive perceptions of the tax system.

H5: Tax compliance has a positive effect on trust in tax authorities.

#### **6. The mediating role of tax compliance in the relationship between tax literacy and trust in tax authorities**

Tax literacy can influence trust in tax authorities not only directly but also through tax compliance as a mediating variable. Taxpayers with high tax literacy tend to understand their tax rights and obligations, thus being more compliant in reporting and paying taxes (Astaty et al., 2025) . This compliance experience creates a positive perception of the tax authorities. Good tax knowledge will foster compliant behavior, and this compliance ultimately strengthens taxpayer trust in the tax authorities (Ristamada & Purwatiningsih, 2025) .

H6: Tax compliance mediates the effect of financial literacy on trust in tax authorities.

#### **7. The mediating role of tax compliance in the relationship between religiosity and trust in tax authorities**

Religious taxpayers view tax compliance as part of their spiritual and social responsibilities. When this compliant behavior is realized, positive perceptions of the tax authority emerge, which is perceived to have managed taxes in accordance with values of justice and public benefit (Herman et al., 2023) . Religious values encourage compliant behavior, and the experience of compliance strengthens taxpayers' confidence in the tax authority's credibility. (Fitriyah & Arimurti, 2024) .

H7: Tax compliance mediates the effect of religiosity on trust in tax authorities.

### Conceptual Framework

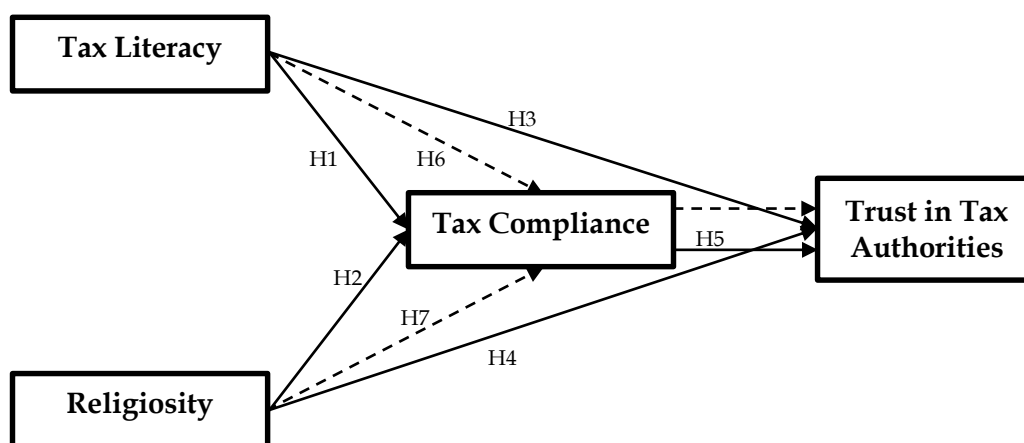


Figure 1. Conceptual Framework

### METHODOLOGY

This study uses a quantitative approach with a survey method by distributing closed questionnaires to individual taxpayers registered at the Palopo City Tax Office (KPP Pratama). The sampling technique used purposive sampling with a total of 100 respondents who met the criteria as active taxpayers and had submitted annual tax returns. The research instrument was constructed using a Likert scale of 1-5. The data obtained were analyzed using the SPSS version 27 program with validity and reliability testing stages to ensure the quality of the instrument, followed by classical assumption tests including normality, multicollinearity, and heteroscedasticity tests. Hypothesis testing was carried out using multiple linear regression analysis to determine the direct effect between variables, and the Sobel test to examine the mediating role of tax compliance in the relationship between tax literacy and religiosity on trust in tax authorities. The results of the analysis were supported by the coefficient of determination ( $R^2$ ) test, F test, and t test to assess the strength and significance of the relationship between the research variables.

### RESULTS AND DISCUSSION

#### 1. Validity and Reliability Test

Validity testing was conducted using *Corrected Item-Total Correlation* with criteria of  $\geq 0.30$  and significance  $p < 0.05$ . All items (20 items) were declared valid because the correlation coefficient ranged from 0.412–0.721 (all  $p < 0.001$ ).

#### 2. Reliability Test Results

Table 1. Reliability Test Results

Variables	Number of Items	Cronbach's Alpha	Information
Literacy Taxation (LP)	5	0.892	Very Reliable
Religiosity (RG)	5	0.876	Very Reliable
Tax Compliance (KP)	5	0.883	Very Reliable

Trust in Tax Authorities (KC)	5	0.912	Very Reliable
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### 3. Descriptive Statistics

Table 2. Descriptive Statistics Results

Variables	Average	Standard Deviation	Min	Max	Category *
Literacy Taxation (LP)	4.36	0.49	3.00	5.00	Tall
Religiosity (RG)	4.12	0.59	3.00	5.00	Tall
Tax Compliance (KP)	4.18	0.50	3.00	5.00	Tall
Trust in Tax Authorities (KC)	4.24	0.51	3.00	5.00	Tall

### 4. Multiple Linear Regression Results

$$KC = \beta_0 + \beta_1 (LP) + \beta_2 (RG) + \beta_3 (KP) + e$$

Table 3. Multiple Linear Regression Results

Variables	B (Unstd.)	$\beta$ (Std.)	t	p	Decision
Constant	0.921	—	3.87	0,000	
Literacy Taxation (LP)	0.284	0.246	2.84	0.005	H3 is accepted
Religiosity (RG)	0.219	0.187	2.12	0.037	H4 accepted
Tax Compliance (KP)	0.396	0.422	4.88	<0.001	H5 is accepted
R <sup>2</sup>	0.518				The model explains 51.8% of the variance of KC

### 5. The Influence of Tax Literacy and Tax Literacy on Tax Compliance

$$KP = \beta_0 + \beta_1 (LP) + \beta_2 (RG) + e$$

Table 4. The Influence of Tax Literacy and Religiosity on Tax Compliance

Variables	$\beta$ (Std.)	t	p	Decision
Literacy Taxation (LP)	0.373	4.12	<0.001	H1 accepted
Religiosity (RG)	0.298	3.27	0.002	H2 accepted
R <sup>2</sup> = 0.341				The model explains 34.1% of the variance of KP

6. Mediation Test (*Sobel Test*)

Table 5. Mediation Test Results

Mediation Path	Indirect Effect Coefficient	SE	z	p	Conclusion
LP → KP → KC	0.148	0.041	3.61	0.001	Mediation significant (H6 is accepted )
RG → KP → KC	0.118	0.037	3.19	0.001	Mediation significant (H7 is accepted )

The findings of this study reinforce the role of tax literacy and religiosity as cognitive and affective determinants that significantly shape tax compliance, which in turn becomes a crucial aspect for building trust in tax authorities. Hypothesis testing results indicate that all six hypotheses (H1–H6) are statistically accepted, while H7 is also significant, albeit with a slightly smaller effect size. These findings are consistent with the *Slippery Slope Framework*. (Kirchler et al., 2008) emphasized that voluntary compliance does not arise from coercion, but rather from perceptions of fairness, integrity, and trust. The following describes some of the research findings:

1. Tax literacy has been shown to not only improve taxpayers' technical capacity in calculating and reporting their obligations but also shape positive attitudes (*attitude toward behavior*) within the TPB toward the tax system. Respondents who understand their tax rights and obligations tend to no longer view taxes as a burden, but rather as a transparent and meaningful contribution. This finding aligns with (Nichita et al., 2019) who stated that *tax literacy* reduces uncertainty and miscommunication between taxpayers and authorities. In the Indonesian context, where tax education remains sporadic and fragmented, these results provide empirical evidence of the importance of integrating tax literacy into formal education curricula and community-based *capacity building programs* .
2. Religiosity significantly influences tax compliance and trust in tax authorities, but its influence is indirect and dependent on compliance as a mediator. This suggests that religious values do not operate in a vacuum; they need to be embodied in concrete actions (compliance) before they can strengthen institutional legitimacy. In other words, *religiosity* is not merely an internal belief, but rather *a moral compass* that encourages taxpayers to act in accordance with principles of justice and social responsibility (Fitriyah & Arimurti, 2024) . This finding supports the argument (Purwadi & Setiawan, 2019) that religiosity functions as a more effective internal sanction than formal sanctions in encouraging long-term compliance, especially in societies with a strong religious moral foundation, such as Indonesia.
3. Tax compliance not only acts as an outcome but also as an antecedent that shapes trust, thus creating a reciprocal relationship that has been relatively rarely explored in previous literature. Theoretically, these findings enrich the Slippery Slope Model by demonstrating that trust is not merely a

prerequisite for compliance but can also emerge as a result of positive compliance experiences. When taxpayers fulfill their obligations voluntarily and do not face discriminatory treatment or excessive bureaucratic procedures, their perceptions of the tax authorities tend to improve. This condition creates a virtuous cycle between compliance and trust (Rahmanto et al., 2025) . The strategic implication is that tax authorities must not only build trust through communication campaigns but must ensure that all administrative touchpoints, including service quality, ease of procedures, and responsiveness, consistently reinforce positive taxpayer experiences.

4. The mediating role of compliance in the relationship between literacy and religiosity and belief emphasizes that compliance-enhancing policies must be holistic: it is not enough to simply increase knowledge (*cognitive intervention*) or emphasize moral values (*affective appeal*) , but must encourage the translation of both into concrete behavior. Programs such as Tax Goes to Campus and Religious Leader Tax Ambassador can be strengthened with feedback loop mechanisms. For example, providing public appreciation to compliant taxpayers or displaying transparency in tax fund allocation so that compliance is not merely ritualistic, but also socially and spiritually meaningful.
5. These findings also reveal practical limitations: although the average score for all variables is in the High category (Table 1), approximately 12–15% of respondents (especially in LP1–LP3 and RG1–RG2) still gave a score of 3 or even 2, indicating a *knowledge gap* and *moral disengagement* among some groups, particularly micro-SMEs and informal workers. This indicates that one-size-fits-all interventions are ineffective; a segmented approach based on literacy level, religious background, and business sector is needed to ensure that educational and moral messages are delivered contextually.

Overall, this research provides empirical evidence that building trust in tax authorities cannot be achieved directly, but rather through strengthening the foundations: sufficient knowledge (literacy), strong values (religiosity), and consistent action (compliance). This approach aligns with the spirit of Indonesian tax reform, which is based on *trust-based compliance*, not *enforcement-based compliance* .

## CONCLUSION AND RECOMMENDATION

This study reveals that trust in tax authorities is not formed directly, but rather through a multi-step process that begins with cognitive (tax literacy) and affective (religiosity) foundations, which are then manifested in concrete behavior (tax compliance). Empirically, all seven hypotheses were accepted. This strengthen Slippery Slope Framework with show that compliance voluntary No only results from belief , but also shaper trust create cycle positive between behavior obedience and legitimacy institutions . In the context of Indonesia which is based on mark religious and moderate intense expanding the tax base , results This confirm importance approach holistic : improving literacy through education based community , integrating spiritual values in socialization taxation , as well as ensure experience administrative ( service , transparency , responsiveness ) that strengthens perception justice .

## FUTHER STUDY

This study has several limitations that could serve as a basis for further research. First, the sample was limited to active individual taxpayers with relatively homogeneous backgrounds (the majority were educated and had a Taxpayer Identification Number (NPWP), thus not representing vulnerable groups such as micro-SMEs, informal workers, or communities in 3T (frontier and remote) areas. Future research is recommended to expand the sample geographically and demographically, including non-filers, to test the generalizability of the findings.

Second, the variables were measured using self-reported questionnaires, which are susceptible to social response bias. Further research could combine quantitative approaches with qualitative methods (e.g., in-depth interviews or focus group discussions) to deepen the contextual understanding behind literacy, religiosity, and compliance scores. Third, this study did not control for external variables such as perceived tax fairness, quality of tax authorities' services, or audit experience, which have been empirically shown to moderate the relationship between compliance and trust (Prastiwi & Diamastuti, 2023; Wardani, Prabowo, et al., 2022) .

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