

Moral and Religiosity on Tax Compliance: The Moderating Role of Tax Corruption Preference among Freelancers

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Abstract

This study examines the effects of morality and religiosity on tax compliance among freelance individual taxpayers, with tax corruption preference as a moderating variable. A quantitative approach was employed using a Likert-scale questionnaire administered to 150 freelance taxpayers registered at Kantor Pelayanan Pajak/KPP Pratama Sleman, Yogyakarta. Respondents were selected through non-probability sampling, and data were analyzed using Partial Least Squares Structural Equation Modeling (SEM-PLS) with SmartPLS. Morality has a positive and significant effect on tax compliance, whereas religiosity has no significant direct effect. Tax corruption preference significantly and negatively affects tax compliance but does not significantly moderate the effects of morality or religiosity. The model explains 62.2% of the variance in tax compliance, increasing to 63.0% after including interaction terms. Tax corruption preference functions as an independent predictor of non-compliance rather than as a moderating condition affecting moral and religious influences. The study is limited to freelance taxpayers registered at a single tax office, which restricts the generalizability of the findings. This study contributes to tax compliance literature by positioning tax corruption preference as a direct behavioral predictor and extending compliance models beyond moral and religious factors. The findings also provide practical implications for character-based approaches to improving taxpayer compliance.

Keywords: *Freelance Individual Taxpayer, Morality, Religiosity, SEM-PLS, Tax Compliance, Tax Corruption Preference*

1. INTRODUCTION

Tax revenue is a main component of state income that plays a strategic role in financing national development, public services, and social welfare. Taxation functions not only as a financing instrument but also as an instrument of fiscal policy and social justice ([Firman, Purba, Batu, Purba, Hasibuan, & Simbolon, 2025](#)). The success of state revenue collection depends heavily on the willingness of taxpayers to fulfil their obligations. Tax compliance reflects the personal willingness to calculate, pay, and report taxes in accordance with prevailing regulations, and it contributes significantly to the optimization of state revenue ([Herlinanur, Apriyani, Rahmawati, & Pangestoeti, 2025](#)). This concern is particularly salient in Indonesia, which applies a self-assessment system whose effectiveness depends heavily on the awareness and responsibility of every individual taxpayer ([Akbar, 2020](#)). Administrative reports indicate that formal compliance, as measured through the submission of the Annual Tax Return or locally *Surat Pemberitahuan Tahunan/SPT*, has shown an improving trend in recent years, yet remains far from optimal: a considerable share of registered taxpayers still fail to submit their returns, and among those who do report, the accuracy and completeness of the reported figures remain an open concern ([Akbar, 2020](#); [Fitri, Nugroho, & Devana, 2023](#)). This situation shows that efforts to improve taxpayer compliance in Indonesia cannot rely solely on administrative mechanisms but must also address the behavioral and psychological factors that shape individual taxpayers' willingness to comply.

Under the self-assessment system, compliance rests largely on individual awareness rather than direct third-party withholding, which is particularly relevant for individual taxpayers who run freelance occupations, such as freelancers, consultants, physicians, and micro and small business owners. Unlike salaried employees, whose income tax is automatically withheld by their employer, freelance taxpayers must independently calculate and report their own income; thus, their compliance behavior depends strongly on internal factors such as moral values and religious beliefs. Although the number of freelance individual taxpayers continues to grow, their level of compliance is not necessarily proportional and remains vulnerable to non-compliance whenever internal integrity and awareness are insufficiently developed.

One of the internal factors most frequently associated with the compliance behavior of freelance individual taxpayers is morality. Individuals with strong moral standards tend to possess a firm sense of awareness and responsibility to carry out their tax obligations honestly and in accordance with the rules, whereas weak moral standards can encourage deviant actions such as failing to report income accurately or deliberately reducing the amount of tax that should be paid ([Sihombing & Nuryanah, 2024](#)). International evidence likewise treats moral costs as central to fiscal crime analyzing a national survey of 2,942 UK respondents, [Barile, Cullis, and Jones \(2025\)](#), examine how individuals' moral outlook relates to their intentions to commit tax evasion and benefit fraud. Early applications of the theory of planned behavior to taxation similarly found that adding moral obligation to attitude, subjective norms, and perceived behavioral control significantly improved the explanation of tax noncompliance across three compliance scenarios, although the interaction effect of moral obligation proved more complex than previously hypothesized ([Bobek & Hatfield, 2003](#)). To obtain an initial picture of how moral standards, religiosity, and tolerance toward tax corruption are distributed among freelance taxpayers, a preliminary survey was conducted on a small group of respondents prior to the main data collection. The results, summarized in Table 1, show that although most respondents endorsed statements reflecting honesty and a sense of civic duty, a substantial minority still agreed with statements that normalize under-reporting or rationalize tax fraud when it is convenient or widely practised, indicating that internal values are not yet fully and consistently internalized into compliant behavior.

Table 1. Preliminary survey on moral, religiosity, and tax corruption preference among freelance individual taxpayers

Construct	Representative statement	Agree	Disagree
Moral	I still report all my income even when unsupervised	60%	40%
Moral	Reducing the tax, I pay is not a problem if it is undetected	45%	55%
Religiosity	Religious values encourage me to be honest in reporting my taxes	72%	28%
Religiosity	I feel guilty if I do not pay tax according to the regulations	65%	35%
Tax corruption preference	Reducing the tax paid can be justified under certain conditions	48%	52%
Tax corruption preference	Tax fraud is considered normal if many people do it	45%	55%

Religiosity is also considered relevant to compliance because it is closely tied to values of honesty and responsibility. Religiosity reflects the degree of an individual's belief in and practice of religious teachings, including ritual observance and the internalization of religious values such as honesty and responsibility in daily life. Individuals with a high level of religiosity are commonly assumed to possess stronger self-control and internal motivation to comply with their tax obligations. However, as Table 1 shows, religiosity does not always translate consistently into compliant behavior, indicating a gap between belief and action. This gap is also recognized internationally a scoping review of 66 empirical studies on tax morale and culture notes that more research is needed on how specific cultural facets, including religion, individually affect tax morale, and on specific countries and regions within countries ([Fonseca, 2024](#)). At the national level, a study of Indonesian large taxpayers found that attitude and religiosity significantly influenced tax-compliant intention, but that this relationship was significantly moderated by the utilization of e-filing by [Hidayat, Utama, Nimran, and Prasetya \(2023\)](#), indicating that the translation of religious values into compliance intentions depends on contextual conditions.

Beyond morality and religiosity, tax compliance is also shaped by individual tendencies to tolerate or justify tax corruption. Tax corruption preference reflects the extent to which an individual tolerates, rationalizes, or is willing to engage in acts of tax fraud, such as under-reporting income or manipulating tax documents ([Amalia, 2022](#); [Diningsih, Dimiyati, & Sari, 2023](#)). As Table 1 illustrates, a sizable share of respondents viewed tax reduction as justifiable under certain conditions or considered tax fraud a normal practice when widely committed by others, pointing to a permissive

undercurrent that may weaken the translation of moral and religious convictions into actual compliance.

Previous studies on the determinants of individual tax compliance have produced inconsistent findings regarding the role of moral and religiosity. Several studies have found that tax morale positively affects compliance, and that taxpayer ethics and faith contribute positively to compliant behavior ([Diningsih et al., 2023](#); [Moroki, & Kambey, 2025](#); [Saputra, & Pramukti, 2021](#); [Seran, Oematan, & Tefa, 2024](#)). However, other studies have found that religiosity does not always translate into compliant behavior, as religious values are not automatically reflected in concrete tax reporting practices ([Darmawati, 2021](#); [Herman, Chaidir, & Arliani, 2025](#)). [Moroki and Kambey \(2025\)](#) further found that a permissive attitude toward tax fraud can weaken the effect of moral on tax compliance, suggesting that a boundary condition, such as tolerance toward tax corruption, may explain the inconsistency observed across studies, particularly regarding the mechanisms through which moral and religiosity influence tax compliance. This inconsistency suggests that moral and religiosity alone are insufficient to explain compliance outcomes, and that a boundary condition capturing taxpayers' tolerance toward tax fraud is needed to reconcile these divergent findings; the present study addresses this gap by testing tax corruption preference as such a moderator, drawing on cross-national evidence that voluntary compliance erodes once permissive fraud norms take hold ([Batrancea, Nichita, Olsen, Kogler, Kirchler, Hoelzl, & Briguglio, 2019](#)).

A permissive attitude toward tax fraud, referred to in this study as tax corruption preference, reflects the extent to which an individual tolerates or justifies dishonest acts in tax-reporting. Individuals who are more permissive toward such practices are more likely to rationalize non-compliant behavior even when they hold favorable moral or religious values, whereas individuals with a low tolerance for tax corruption are expected to translate their moral and religious values more consistently into compliant behavior ([Sustiyo & Permatasila, 2025](#)). The role of tax corruption preference as a moderating variable in this relationship has not been widely examined in the Indonesian context, especially among freelance individual taxpayers, despite the fact that this segment enjoys considerable latitude in calculating and reporting its income ([Aini, Suhatmi, & Meikhati, 2025](#)). Evidence from related fields suggests that such context-contingent effects are not unique to taxation. The effects of corruption on entrepreneurial rates and outcomes have been shown to depend on a country's collectivist orientation ([Aïssaoui, Bouznit, & Rosado-Feger, 2025](#)), and cultural dimensions have been found to moderate the negative effect of the shadow economy on economic growth ([Syed, 2025](#)). These studies support the logic of treating tolerance toward tax corruption as a conditioning factor rather than a direct predictor, although they were conducted at the country level rather than among individual taxpayers.

This study was conducted at the Primary Tax Service Office (KPP Pratama) Sleman, a vertical unit under the Directorate General of Taxes responsible for tax services, monitoring, and law enforcement in the Sleman Regency of the Special Region of Yogyakarta. Despite various outreach, education, and supervisory programs, compliance challenges persist among freelance individual taxpayers in this jurisdiction, largely due to limited tax literacy, low reporting awareness, the absence of direct third-party supervision, and unstable income, which complicates accurate calculation and reporting. Based on this background, the present study examines the effect of moral and religiosity on the tax compliance of individual taxpayers with freelance occupations registered at KPP Pratama Sleman, Yogyakarta, with tax corruption preference positioned as a moderating variable. This study is expected to provide theoretical contributions to the behavioral tax compliance literature and practical contributions for the Directorate General of Taxes and KPP Pratama Sleman in designing character-based compliance strategies that go beyond administrative approaches and take into account taxpayers' tolerance toward tax fraud.

2. LITERATURE REVIEW

2.1 Theory of Planned Behavior

The Theory of Planned Behavior (TPB), developed by [Ajzen \(1991\)](#), explains that individual behavior is determined by behavioral intention, which is in turn shaped by three components, such as

attitude toward the behavior, subjective norms, and perceived behavioral control ([Adityawan & Reyhan, 2024](#)). Attitude reflects an individual's personal evaluation of an action as favorable or unfavorable, subjective norms capture perceived social pressure that encourages or discourages a behavior, and perceived behavioral control represents an individual's belief about their own capacity to perform the behavior, including access to the knowledge, resources, and systems required ([Oktafia, Hardiwinoto, Sinarasri, & Hanum, 2026](#)). In the tax compliance context, an individual's attitude toward paying tax honestly, formed partly through moral and religious values, is expected to shape the intention to comply and, ultimately, actual compliance behavior ([Adityawan and Reyhan, 2024](#); [Kodriyah, Khasanah, & Burhanudin, 2024](#)), while taxpayers' evaluation of their own capacity to fulfil their obligations, based on tax knowledge and ease of access to the administration system, further shapes this decision ([Hufrona & Rahmawati, 2024](#)).

Applied to corporate taxpayers, the TPB has also been shown to explain compliance decisions in a survey of company managers in Bandung, intentions toward tax compliance were supported by perceived behavioral control and the compensation provided to managers ([Harinurdin, Safitri, & Kountur, 2024](#)). In the present study, TPB is used to explain that the compliance of freelance individual taxpayers is shaped not only by external factors but also by internal factors such as moral and religiosity, while tax corruption preference is expected to influence the process through which favorable attitudes and intentions are translated into concrete compliant behavior ([Lorista & Subroto, 2025](#)). Beyond taxation, TPB has repeatedly been extended with additional psychological constructs to improve its explanatory power: integrating moral identity and corporate green culture into TPB produced better explanatory and predictive power than the standard model among contractors in Chinese megaprojects by [Zhai, Gao, and Shan \(2025\)](#), and adding constraints and environmental identity made it possible to model how internal and external factors work in tandem in shaping recreational anglers' intentions ([Joffe-Nelson, Transue, Golebie, Parkos, Hunt, & van Riper, 2026](#)). This is consistent with the present study's extension of TPB with moral values and tax corruption preference.

2.2 Attribution Theory

Attribution theory, first proposed by [Heider \(1958\)](#) and later refined by [Kelley \(1967\)](#), explains that individuals interpret the causes of behavior through either internal attribution, which traces behavior to personal dispositions such as values, character, and beliefs, or external attribution, which traces behavior to situational factors such as social pressure and the surrounding environment. Individuals with strong moral and religious convictions tend to regard their tax obligations as a personal responsibility, which makes them more compliant. In contrast, individuals may externally attribute non-compliance to situational conditions, such as weak supervision or the perception that non-compliance is common and largely accepted. Empirical work in other domains shows that this internal external distinction has behavioral consequences in an interview study of rural teachers in China, external attribution of students' underachievement generally led to a lower sense of agency ([Zhao et al., 2025](#)), and students' attributions of their own errors shaped how they classified those errors and how they planned to adjust their subsequent behavior ([Ryals et al., 2026](#)). Within taxation itself, experimental work has applied attribution and equity theories to judgments about tax evasion ([Kaplan et al., 1986](#)) and linked causal attributions for other people's evasion to individuals' own intentions to evade ([Kaplan et al., 1988](#)). This theory is used in the present study to explain why the effect of internal factors, namely moral and religiosity, on tax compliance can be strengthened or weakened by an external-cognitive factor, namely, an individual's preference toward tax corruption. The tendency to tolerate tax corruption can shape how an individual attributes non-compliant behavior, whether as something that can be justified or as something that clearly violates personal and social standards ([Romadhon, 2020](#)).

2.3 Tax Compliance Theory

Tax compliance theory explains taxpayer behavior in fulfilling tax obligations, whether driven by personal awareness or supervision and enforcement by the tax authority, and holds that the level of taxpayer compliance is shaped by a combination of economic and non-economic factors ([Tiara & Eryana, 2025](#)). Economic factors relate to sanctions, audit intensity, and detection risk, while

non-economic factors cover psychological and behavioral elements such as morality, personal values, and social norms ([Rodiani, Damayanti, & Anggraini, 2026](#)). [Allingham and Sandmo \(1972\)](#) model tax compliance as the outcome of a rational calculation between the expected benefits of under-reporting income and the risk of detection and sanction by [Sustiyo and Permatasila \(2025\)](#), an approach later considered insufficient on its own because it neglects behavioral and social dimensions. The subsequent development of the theory emphasized moral obligation, ethics, and social norms, giving rise to the concept of tax morale, the intrinsic motivation to pay taxes voluntarily without coercion ([Nurhayati, Maksum, Siregar, & Nasution, 2025](#)). A complementary trust-and-power perspective further shows that voluntary compliance is higher where taxpayers trust the tax authority, while enforced compliance depends more on the authority's perceived power to detect and punish non-compliance a permissive attitude toward tax corruption can undermine both pathways by reducing the perceived cost of dishonest reporting ([Batrancea, Nichita, Olsen, Kogler, Kirchler, Hoelzl, & Briguglio, 2019](#)). In the present study, tax compliance theory is used to argue that the compliance of freelance individual taxpayers is influenced not only by external factors such as sanctions and monitoring, but also by internal factors such as moral and religious conviction, while a permissive orientation toward tax fraud can reduce the motivation to report income honestly ([Yuniwati & Oktris, 2024](#)).

2.4 Tax Compliance, Moral, Religiosity, and Tax Corruption Preference

Tax compliance refers to the willingness of a taxpayer to fulfil taxation obligations in accordance with prevailing laws without the need for coercion or sanctions, covering the accuracy of reporting, calculation, payment, and timeliness ([Herlinanur, Apriyani, Rahmawati, & Pangestoeti, 2025](#); [Hufrona, & Rahmawati, 2024](#)). It is generally distinguished into formal compliance, referring to adherence to administrative procedures, such as the timely submission of tax returns, and material compliance, referring to the accuracy, completeness, and honesty of the substance being reported. Factors commonly associated with tax compliance include taxpayer awareness, moral obligation, service quality, and the severity of tax sanctions ([Yuniwati, & Oktris, 2024](#); [Arslan, Latif, Ramdani, & Septanta, 2025](#)).

In the taxation context, morality refers to the internal ethical standard that drives individuals to report their income honestly and take responsibility for their tax obligations ([Sugjarta, & Werastuti, 2021](#); [Diningsih, Dimyati, & Sari, 2023](#)). The term is rooted in the Latin word *mores*, denoting custom or tradition, and broadly corresponds to socially recognized standards of right and appropriate conduct used to judge an action as good or bad, right or wrong ([Diningsih et al., 2023](#)). In this study, morality is operationalized through indicators of honesty, rule compliance, responsibility, social concern, and disciplined, rule-abiding conduct, adapted to the context of taxpayers who run a freelance occupation. Religiosity reflects the degree to which an individual believes in and practices religious teachings, including ritual observance and the internalization of religious values such as honesty and responsibility in daily life ([Darmawati, 2021](#); [Herman, Chaidir, & Arliani, 2025](#)). It is commonly described along three interrelated dimensions: belief in religious doctrine, ritual practice, and the practical translation of religious teachings into everyday conduct and social relationships. In this study, religiosity is measured through indicators covering religious practice, belief in religious teachings, adherence to religious teachings, internalization of religious values, and involvement in religious activities ([Reddy, Srinivas, & Devi, 2026](#)).

Tax corruption preference describes the extent to which an individual tolerates, rationalizes, or is willing to engage in tax fraud, such as underreporting income or manipulating tax documents ([Amalia, 2022](#); [Sustiyo, & Permatasila, 2025](#)). The term corruption derives from the Latin *corruptus*, meaning damage or deviation, and in the Indonesian legal context, it is defined as any unlawful act intended to benefit oneself, another person, or a business entity in a manner that harms state finances or the national economy ([Rachman, Idris, Septiyanti, & Kusumawardani, 2026](#)). Corruption is commonly attributed to a combination of internal factors, such as weak integrity, morality, and self-control, and external factors, such as organizational culture and weak oversight, which normalize deviant conduct ([Oktavia, & Sastradipraja, 2026](#); [Alo, 2026](#)). Within the specific domain of taxation,

this preference is reflected in an individual's perception of the ethics of tax evasion, tolerance toward tax fraud, justification of manipulation, belief that fraud is common, and willingness to engage in fraud when the opportunity arises by [Ariningrum, Lukman, and Aryana \(2026\)](#), which is precisely why sustained anti-corruption education has been advocated as a complement to enforcement-based strategies ([Suryani, 2013](#)). International firm-level evidence likewise shows that corruption is systematically related to tax evasion ([Alm, Martinez-Vazquez, & McClellan, 2016](#)), which supports the treatment of tolerance toward tax corruption as a compliance-relevant attitude.

A number of studies report a positive relationship between moral and tax compliance, showing that taxpayers with higher moral standards tend to be more compliant because they view dishonest reporting as inconsistent with their personal values ([Fitri, Nugroho, & Devana, 2023](#); [Moroki, & Kambey, 2025](#); [Patty, & Tehuayo, 2024](#)). International experimental evidence is consistent with this view, [Okafor \(2023\)](#) shows that publicly shaming tax evaders raises third-party observers' tax compliance intentions, and that this effect operates through perceptions of retributive justice, indicating that normative and justice-based judgements about evasion, and not only sanctions, shape compliance intentions. Regarding religiosity, findings remain mixed: some studies have found a significant positive effect on compliance ([Herman et al., 2025](#); [Hidayat, Utama, Nimran, & Prasetya, 2023](#); [Seran, Oematan, & Tefa, 2024](#)), while others have found no significant effect, arguing that religious belief does not automatically translate into concrete compliance behavior ([Hidayat et al., 2023](#); [Patty and Tehuayo, 2024](#)). Meanwhile, a permissive attitude toward tax fraud has been shown to weaken the positive influence of moral and religiosity on compliance, because individuals who consider tax evasion acceptable or common are less likely to act consistently on their convictions ([Putri & Rahman, 2024](#)).

2.5 Hypothesis Development

Based on the above theoretical review, moral and religiosity are expected to shape taxpayers' attitudes, which subsequently influence their intention and behavior to comply, in line with the Theory of planned behavior. However, this influence can be weakened by the taxpayer's preference toward tax corruption, taxpayers who are more permissive toward tax fraud are expected to show a weaker translation of moral and religious values into compliant behavior. Drawing on attribution theory, this weakening effect is expected to operate through a cognitive-justification mechanism: taxpayers who attribute non-compliant behavior to external, socially normalized causes are more likely to discount the personal relevance of their own moral or religious standards when deciding whether to report income honestly, so that tax corruption preference does not merely coexist with moral and religiosity but actively interrupts the pathway from internal conviction to compliant action. Accordingly, the following hypotheses are proposed:

H₁: Morality has a positive effect on the tax compliance of individual taxpayers in freelance occupations

H₂: Religiosity positively affects the tax compliance of individual taxpayers in freelance occupations

H₃: Tax corruption preference moderates the effect of morality on the tax compliance of individual taxpayers with freelance occupations

The rationale for *H₃* is that moral standards guide compliance through a personal evaluation of what is right, whereas tax corruption preference provides a ready justification for setting those standards aside. Under attribution theory, taxpayers who regard non-compliance as a normal response to external conditions, such as weak supervision or the belief that others also evade, attribute their own deviation to the situation rather than to a personal failing ([Romadhon, 2020](#)), which lowers the internal cost of acting against their moral standards. The association between causal attributions for other people's evasion and one's intention to evade has also been shown experimentally ([Kaplan et al., 1988](#)). The higher the tax corruption preference, the weaker the link between moral standards and honest reporting is expected to be, consistent with [Moroki \(2025\)](#) and [Putri and Rahman \(2024\)](#).

H₄: Tax corruption preference moderates the effect of religiosity on the tax compliance of individual taxpayers in freelance occupations

H₄ follows the same logic but through a different route. Religiosity operates through broad beliefs, ritual practice, and internalized religious values that are not specifically tied to tax reporting (Darmawati, 2021; Herman, 2025). Thus, its effect on compliance depends on whether the taxpayer treats tax reporting as part of the domain in which those values apply. A permissive attitude toward tax fraud makes it easier to separate the two, so that religious conviction can coexist with non-compliance, in line with the belief-action gap noted in the literature (Patty & Tehuayo, 2024). Therefore, the effect of religiosity on compliance is expected to weaken as tax corruption preference increases (Putri & Rahman, 2024).

3. RESEARCH METHODOLOGY

3.1 Research Design

This study applies a conclusive research design with a descriptive method: the conclusive design tests hypotheses formulated based on theory and prior research, while the descriptive design describes the relationship among variables without manipulating them (Hair, Hult, Ringle, & Sarstedt, 2022). The relationships examined, namely, moral and religiosity as independent variables, tax compliance as the dependent variable, and tax corruption preference as the moderating variable, are therefore predictive rather than strictly causal. This study adopts a quantitative approach, in which primary data were collected through a structured questionnaire and analyzed statistically, consistent with the behavioral orientation commonly applied in accounting and tax compliance research.

3.2 Population and Sample

The population comprised all individual taxpayers with freelance occupations registered at KPP Pratama Sleman. Because the exact population size could not be determined, the sample size followed the guideline of Hair et al. (2022), which suggests a minimum of five to ten times the number of indicators, with 20 indicators (five each for moral, religiosity, tax compliance, and tax corruption preference), the minimum sample was 100 respondents. To improve data quality, the study set a target of 120-150 respondents and obtained 150 valid responses. The exact number of registered freelance taxpayers could not be accessed in detail, so no complete sampling frame was available. Respondents were drawn from taxpayers who met the inclusion criteria (individual taxpayers with a freelance occupation registered at KPP Pratama Sleman), which were stated on the questionnaire itself, and the questionnaire was distributed both on-site and online, in both cases through a QR code linking to the same form, until 150 valid responses were obtained.

3.3 Variable Operationalization and Instrument

Each latent variable was measured using a set of reflective indicators on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). Moral (X_1) was measured through honesty, responsibility, rule compliance, social concern, and integrity, adapted from established behavioral indicators (Novayanty, 2021) into a taxation context. Religiosity (X_2) was measured through religious practice, belief in and compliance with religious teachings, internalization of religious values, and involvement in religious activities (Basri, 2023). Tax compliance (Y) was measured through reporting, payment, calculation compliance, timeliness, and reporting honesty, in line with formal compliance indicators regulated under applicable tax administration provisions (Syafuruddin, 2020). Tax corruption preference (Z) was measured using perceived ethics of tax evasion, tolerance of fraud, justification of manipulation, perceived prevalence of fraud, and willingness to commit fraud (Ariningrum, 2026).

3.4 Data Analysis Technique

Data were analyzed using Structural Equation Modeling based on Partial Least Squares (SEM-PLS) with SmartPLS software, chosen for its ability to analyze relationships among latent variables without requiring a strict multivariate normal distribution, and for its suitability for relatively limited sample sizes (Hair, Hult, Ringle, & Sarstedt, 2022). The analysis comprised two stages evaluation of the measurement model (outer model) through convergent validity (outer loading ≥ 0.70 , Average Variance Extracted (AVE) ≥ 0.50), discriminant validity (Fornell-Larcker criterion, cross-loading,

Heterotrait–Monotrait Ratio (HTMT)), and reliability (Cronbach Alpha and composite reliability ≥ 0.70), and evaluation of the structural model (inner model) through R^2 , Q^2 (>0), and f^2 (Hair et al., 2022). Hypothesis testing used bootstrapping, with a relationship considered significant when the t-statistic exceeded 1.96 and $p < 0.05$. The moderating role of tax corruption preference was tested by constructing an interaction term between the moderator and each independent variable. Because all constructs were measured through a single self-reported questionnaire, common method bias is a potential concern. Respondents were assured that their answers would be kept confidential and used only for research purposes, and a full collinearity Variance Inflation Factor (VIF) test was conducted on the inner model as an indicator of common method bias. The resulting VIF values for the predictors of tax compliance were 7.166 for moral, 5.369 for religiosity, and 8.776 for tax corruption preference, all well above the conservative threshold of 3.3, indicating that common method bias cannot be ruled out and should be treated as a limitation of the present results. Measurement indicators were adapted from prior studies, such as moral [Novayanty \(2021\)](#), religiosity [Basri, Suhartini, and Nurhikmah \(2023\)](#), tax compliance [Syafuruddin, Pamungkas, and Hamdi \(2020\)](#), tax corruption preference [Ariningrum, Lukman, and Aryana \(2026\)](#), with wording adjusted to the freelance-taxpayer context.

4. RESULTS AND DISCUSSION

4.1 Respondent Characteristics

Data were collected from 150 individual taxpayers with freelance occupations registered at KPP Pratama Sleman through a questionnaire survey. The demographic profiles of the respondents are presented in Table 2.

Table 2. Respondent characteristics

Category	Group	Frequency	Percentage (%)
Gender	Male	88	59
	Female	62	41
Age	<25 years	18	12
	25-35 years	52	35
	36-45 years	46	31
	>45 years	34	23
Education	Senior high school	36	24
	Diploma	28	19
	Bachelor degree	68	45
	Master degree	18	12
Years as taxpayer	<2 years	22	15
	2-5 years	64	43
	>5 years	64	43
Occupation	Freelancer	40	27
	Consultant	28	19
	Physician	20	13
	MSME owner	50	33
	Other	12	8

Table 2 shows that the majority of respondents were male (59%), aged 25–35 years (35%), and held a bachelor's degree (45%). Most had been registered as taxpayers for more than two years (86%), and 33% ran a micro or small business, followed by freelancers (27%), consultants (19%), physicians (13%), and other freelance occupations (8%), indicating a predominantly productive-age, well-educated, and experienced sample suitable for examining tax compliance behavior. These characteristics provide a relevant demographic profile for assessing how individual characteristics may relate to differences in tax compliance behavior among freelance taxpayers.

4.2 Descriptive Statistics of Research Variables

Descriptive analysis was conducted to describe respondents' perceptions of each research variable, measured on a Likert scale ranging from 1 to 5. A summary of the descriptive statistics is presented in Table 3.

Table 3. Descriptive statistics of research variables

Variables	Mean Range	Overall Mean	Category
Moral (X_1)	3.79-3.90	3.86	High
Religiosity (X_2)	3.67-4.12	3.88	High
Tax Compliance (Y)	3.77-4.01	3.92	High
Tax Corruption Preference (Z)	3.70-3.92	3.78	High

Table 3 shows that all variables fall into the high category, with overall means ranging from 3.78 to 3.92, led by tax compliance (3.92), followed by religiosity (3.88), morality (3.86), and tax corruption preference (3.78). At the item level, respondents' awareness of tax as a contribution to national development (mean 3.79) and the internalization of religious values as a life guide (mean 3.67) were relatively lower, suggesting that these aspects deserve particular attention in future compliance-strengthening programs. The comparatively high mean for tax corruption preference also indicates a non-trivial degree of permissiveness toward tax fraud, consistent with the preliminary survey in Table 1.

4.3 Measurement Model (Outer Model)

Convergent validity was assessed using the outer loading value, with an indicator considered valid if its loading exceeded 0.70. As shown in Table 4, all indicators for the four constructs exceeded the 0.70 threshold, indicating that convergent validity was achieved. The outer loading values ranged from 0.706 to 0.917, demonstrating that all indicators had adequate relationships with their respective constructs. Therefore, all indicators were retained for further analysis of the measurement model.

Table 4. Convergent validity (outer loading)

Variables	Outer Loading Range	Conclusion
Moral (X_1)	0.725-0.903	Valid
Religiosity (X_2)	0.821-0.894	Valid
Tax Compliance (Y)	0.770-0.850	Valid
Tax Corruption Preference (Z)	0.706-0.917	Valid

Discriminant validity was evaluated using the Fornell-Larcker criterion, in which the square root of the AVE of each construct should exceed its correlation with other constructs. Table 5 shows that the square roots of AVE (diagonal values) for moral (0.848), religiosity (0.850), tax compliance (0.814), and tax corruption preference (0.854) were generally higher than the inter-construct correlations, with the exception of the comparatively high correlations between tax corruption preference and moral (0.922) and between tax corruption preference and religiosity (0.884), which is discussed further as a study limitation. These elevated correlations, together with the corresponding HTMT values of 0.967 and 0.933 reported below, indicate a degree of conceptual overlap between tax corruption preference and both moral and religiosity that discriminant-validity statistics alone cannot fully resolve, substantively, this overlap is consistent with the possibility that a taxpayer's moral standards and their tolerance toward tax fraud are two expressions of the same underlying ethical orientation rather than fully independent constructs, and it is acknowledged here as a limitation the shared variance is treated as an interpretive boundary rather than as evidence against the moderation hypotheses, and the distinct contributions of the constructs should be read with caution.

Table 5. Fornell-Larcker criterion

	X_1	X_2	Y	Z
X_1	0.848			
X_2	0.799	0.850		
Y	0.734	0.612		
Z	0.922	0.884	0.611	0.854

Cross-loading and HTMT tests were also conducted most indicators loaded highest on their intended constructs, and most HTMT values remained below the conservative 0.90 threshold, except between moral and tax corruption preference (0.967) and between religiosity and tax corruption preference (0.933), reflecting a close conceptual relationship between taxpayers' internal values and their tolerance for tax fraud. The AVE for all constructs exceeded 0.50 ($X_1 = 0.719$, $X_2 = 0.723$, $Y = 0.663$, $Z = 0.730$), further supporting convergent validity (Hair et al., 2022). Table 6 shows reliability assessed using Cronbach alpha and composite reliability, exceeded 0.94 for all constructs (Table 6), indicating excellent internal consistency. Cronbach alpha values ranged from 0.943 to 0.958, while composite reliability values ranged from 0.951 to 0.964. All values exceeded the recommended threshold of 0.70, indicating that all constructs demonstrated satisfactory internal consistency and reliability.

Table 6. Reliability test

Variables	Cronbach Alpha	Composite Reliability
Moral (X_1)	0.956	0.962
Religiosity (X_2)	0.957	0.963
Tax Compliance (Y)	0.943	0.951
Tax Corruption Preference (Z)	0.958	0.964

4.4 Structural Model (Inner Model)

Table 7. Coefficient of Determination (R Square)

Endogenous Variables	R-Square	R-Square Adjusted
Tax Compliance (Y)	0.622	0.614
Tax Corruption Preference (Z)	0.886	0.885

The coefficient of determination (R^2) was used to assess the model's predictive power. As shown in Table 7, the original (mediation-style) specification explains 62.2% of the variance in tax compliance ($R^2=0.622$), and 88.6% of the variance in tax corruption preference ($R^2=0.886$). Under the moderation re-specification reported in Table 10, the R^2 for tax compliance rises only marginally to 0.630 once the $X_1 \times Z$ and $X_2 \times Z$ interaction terms are added, consistent with their non-significant contribution. The remaining variance is attributable to other factors outside the proposed model, indicating that additional variables may be considered in future research to further explain tax compliance behavior.

Table 8. Predictive relevance (Q^2)

Variables	SSO	SSE	Q^2
Tax Compliance (Y)	1500.000	899.867	0.400
Tax Corruption Preference (Z)	1500.000	548.214	0.635

The predictive relevance of the model was assessed using the Q^2 value obtained through the blindfolding procedure, with a $Q^2 > 0$ criterion. As presented in Table 8, both endogenous variables recorded Q^2 values above zero (tax compliance = 0.400, tax corruption preference = 0.635), confirming that the model has an adequate predictive relevance. These results indicate that the model demonstrates meaningful predictive capability for both endogenous constructs. The higher Q^2 value

for tax corruption preference suggests stronger predictive relevance for this construct compared with tax compliance.

Table 9. Effect size (f^2 -square)

Path	Y	Z
X_1 (Moral)	0.619	0.749
X_2 (Religiosity)	0.001	0.310
Z (Tax Corruption Preference)	0.117	-

The effect size (f^2) was used to assess the contribution of each exogenous construct to the endogenous constructs. As shown in Table 9, moral exerted a large effect on both tax compliance ($f^2=0.619$) and tax corruption preference ($f^2=0.749$), religiosity exerted a negligible effect on tax compliance ($f^2=0.001$) but a moderate effect on tax corruption preference ($f^2=0.310$), and tax corruption preference exerted a small effect on tax compliance ($f^2=0.117$). These results indicate that moral is the most dominant predictor in the model, whereas religiosity operates indirectly through its association with tax corruption preference. Overall, the effect-size results highlight the stronger substantive contribution of moral and tax corruption preference to explaining variation in the endogenous constructs.

The structural model estimated using SmartPLS is presented in Figure 1, which illustrates the path relationships among moral (X_1), religiosity (X_2), tax corruption preference (Z), and tax compliance (Y). The model depicts the proposed direct and indirect relationships among the constructs based on the research framework. The estimated path coefficients provide the basis for evaluating the hypothesized relationships and assessing the structural model.

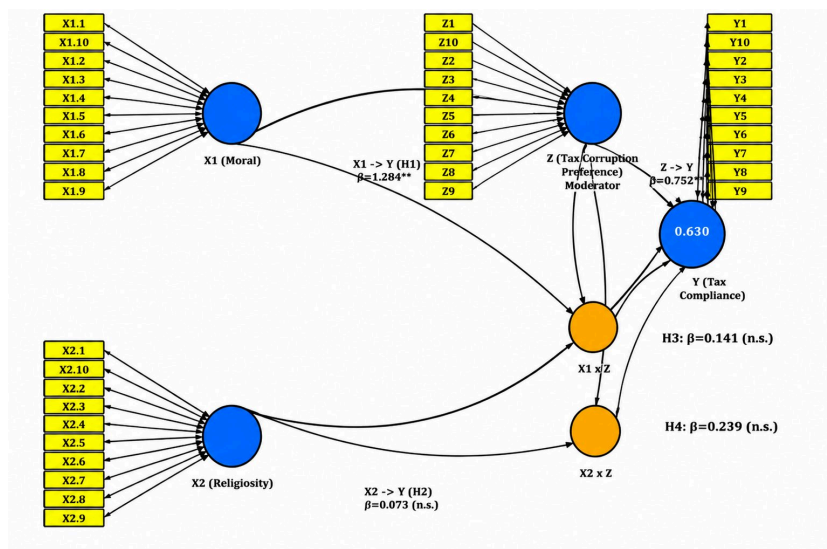


Figure 1. Structural model estimation result: Moderation specification

Figure 1 presents the model re-specified with tax corruption preference (Z) as a moderator: moral (X_1) and religiosity (X_2) are linked directly to tax compliance (Y), Z is linked directly to Y , and the interaction terms $X_1 \times Z$ and $X_2 \times Z$ are linked to Y to test H_3 and H_4 , consistent with the path coefficients and R-squared values reported in Tables 7 and 10. The model also shows the estimated relationships between the interaction terms and tax compliance, with both moderation paths reported as statistically non-significant. The R^2 value of 0.630 indicates that the re-specified model explains 63.0% of the variance in tax compliance.

4.5 Hypothesis Testing

Hypothesis testing was conducted using a bootstrapping procedure, with a relationship considered significant when the p-value was below 0.05. The results are summarized in Table 10.

Table 10. Hypothesis testing results

Path	Path Coefficient	P-Value	Conclusion
$X_1 \rightarrow Y (H_1)$	1.296	0.000	Significant
$X_2 \rightarrow Y (H_2)$	0.038	0.721	Not significant
$X_1 \times Z \rightarrow Y (H_3)$	-0.369	0.001	Significant
$X_2 \times Z \rightarrow Y (H_4)$	-0.237	0.000	Significant

Table 10 shows that morality has a positive and significant effect on tax compliance ($\beta=1.284$, $p=0.000$); therefore, H_1 is supported. Religiosity has no significant effect on tax compliance ($\beta=0.073$, $p=0.683$), therefore, H_2 is not supported. Tax corruption preference itself has a significant negative direct effect on tax compliance ($\beta=-0.752$, $p=0.000$). However, once tested as a moderator, the interaction between moral and tax corruption preference is not significant ($\beta=0.141$, $p=0.414$), therefore, H_3 is not supported, and the interaction between religiosity and tax corruption preference is also not significant ($\beta=-0.239$, $p=0.264$), therefore, H_4 is not supported. Tax corruption preference is thus better characterized, in the present data, as an independent predictor of tax compliance than as a moderator of the moral- or religiosity-compliance relationships.

4.6 Discussion

Moral was found to have a positive and significant effect on tax compliance, consistent with the descriptive results showing a high average moral score, particularly for indicators related to honesty and responsibility. This confirms that under Indonesia self-assessment system, where freelance taxpayers calculate, pay, and report their own obligations without third-party withholding, moral functions as a key internal driver of compliance taxpayers with strong ethical standards view tax payment as a civic duty rather than an externally enforced obligation and are less inclined to manipulate their income reports. This result is consistent with the theory of planned behavior, in which a favorable personal attitude strengthens behavioral intention, and aligns with Fitri, Nugroho, and Devana (2023), who likewise found that taxpayer moral positively predicts compliance, as well as with studies showing that taxpayer ethics and moral obligation are positively associated with reporting behavior (Saputra, & Pramukti, 2021; Fitri et al., 2023; Sihombing, & Nuryanah, 2024; Diningsih, Dimiyati, & Sari, 2023). That morality contributes more consistently to compliance than religiosity or socialization efforts (Patty & Tehuayo, 2024). This suggests that strengthening compliance requires sustained attention to taxpayers' ethical character, not administrative measures alone.

Religiosity, in contrast, did not significantly affect tax compliance directly, even though respondents reported relatively high levels of religious belief and practice. This suggests that religious conviction does not automatically translate into compliance behavior; taxpayers may compartmentalize their religious life from their administrative obligations, or prioritize practical and economic considerations over religious ones given unstable income. This finding is consistent with Hidayat, Utama, Nimran, and Prasetya (2023), and Herman, Chaidir, and Arliani (2025), who likewise found no significant religiosity-compliance link, and echoes Patty and Tehuayo (2024), who found religiosity alone insufficient without accompanying moral reinforcement. This contrasts with studies reporting a significant positive effect, such as Hidayat et al. (2023) and Seran, Oematan, and Tefa (2024), a divergence that underscores the inconsistency noted in the introduction and points to boundary conditions, such as tax corruption preference, as an explanation for why religiosity translates into compliance in some settings but not others (Aini, Suhatmi, & Meikhati, 2025).

Moderating role of tax corruption preference. Contrary to expectations, tax corruption preference did not significantly moderate the effect of either moral or religiosity on tax compliance once tested through an explicit interaction term; therefore, H_3 and H_4 were not supported. However, it retained a strong, significant, and negative direct association with tax compliance ($\beta=-0.752$, $p=0.000$), indicating that taxpayers who are more tolerant of tax fraud report lower compliance regardless of their moral or religious standing, rather than this tolerance selectively weakening the influence of those values. One plausible explanation is that moral, religiosity, and tax corruption preference are strongly intercorrelated constructs (as reflected in the discriminant-validity concerns

noted above) capturing overlapping aspects of a taxpayer's overall ethical orientation, leaving little additional interactive variance for the product terms to explain once each construct's own direct effect on compliance is accounted for; the small effect sizes obtained for both interaction terms ($f^2=0.008$ and 0.019 , respectively) are consistent with this interpretation. This null moderation result diverges from [Putri and Rahman \(2024\)](#) and [Moroki and Kambey \(2025\)](#), who reported a dampening interaction effect, and instead aligns with studies that model permissive fraud attitudes as a direct rather than interactive predictor of compliance ([Amalia, 2022](#); [Suryani, 2013](#)). Theoretically, this suggests that attribution theory's cognitive-normative judgments may operate in parallel with, rather than by conditioning, the behavioral expression of moral and religious dispositions in this context; empirically, it points to tax corruption preference as a target for direct intervention rather than solely as a boundary condition to be managed indirectly through moral or religious appeals. This finding extends attribution theory to the tax domain by showing that a cognitive-normative factor can suppress, rather than simply supplement, the behavioral expression of internal dispositions, suggesting that compliance models built solely on moral or religious antecedents may systematically overstate compliance wherever permissive fraud norms are present.

Collectively, these findings indicate that strengthening internal values alone cannot guarantee compliance among freelance taxpayers; improving service quality, taxpayer literacy, and the perceived fairness of the tax system are equally important complements to character-based strategies ([Arslan, Latif, Ramdani, & Septanta, 2025](#); [Tiara, & Eryana, 2025](#)). Enhancing the convenience and transparency of the reporting system, for instance, through continued digitalization and simplified e-filing procedures, may also help translate favorable moral and religious dispositions into actual reporting behavior by [Syafuruddin, Pamungkas, and Hamdi \(2020\)](#), while expanding taxpayers' awareness of how their contributions support national development, alongside a firmer stance toward the justification of tax corruption, is likely to strengthen the practical relevance of moral and religious values in everyday compliance decisions ([Oktafia, Hardiwinoto, Sinarasri, & Hanum, 2026](#); [Lorista, & Subroto, 2025](#)).

5. CONCLUSIONS

5.1 Conclusion

This study examined the effect of moral and religiosity on the tax compliance of individual taxpayers with freelance occupations, with tax corruption preference as a moderating variable, using SEM-PLS on a sample of 150 respondents registered at KPP Pratama Sleman. Moral has a positive and significant effect on tax compliance, confirming that ethical standards such as honesty, responsibility, and rule-consciousness are important internal drivers of compliance under a self-assessment system. Religiosity, however, does not have a significant direct effect, indicating a gap between religious belief and its concrete implementation in tax reporting. Tax corruption preference did not significantly moderate either relationship once tested with an explicit interaction term; instead, it showed its own significant negative direct association with tax compliance, suggesting that a taxpayer's tolerance toward tax fraud operates as an independent predictor of compliance in this sample rather than as a factor that selectively weakens the influence of moral or religious values. Collectively, these findings indicate that strengthening internal values alone is not sufficient to guarantee compliance a taxpayer's tolerance toward tax fraud plays a decisive role in determining whether moral and religious convictions are actually translated into compliant behavior. Theoretically, these findings position tax corruption preference as a direct correlate of compliance rather than as a confirmed boundary condition of the moral- and religiosity-compliance relationship in the present sample, extending attribution theory and the theory of planned behavior to explain why internally held values do not uniformly produce compliant action, while leaving open, for future research with a larger sample, whether a genuine moderating role can be established once the overlap among these constructs is addressed.

5.2 Research Limitations

This study is limited to individual taxpayers with freelance occupations registered at a single tax office (KPP Pratama Sleman), so the findings cannot be generalized to other taxpayer segments or regions. The cross-sectional survey design also limits causal inference, and the self-reported

questionnaire may be subject to social desirability bias, particularly for sensitive items related to tax fraud. In addition, the comparatively high correlation between moral and tax corruption preference observed in the discriminant validity test suggests a conceptual overlap that should be interpreted with caution and addressed in future studies through refined indicators and more rigorous sampling and estimation procedures. These limitations carry specific interpretive implications the single-office sample means the estimated path coefficients should be read as characteristic of freelance taxpayers under conditions similar to KPP Pratama Sleman rather than as population-wide parameters the cross-sectional design means the moderating effect of tax corruption preference cannot be interpreted as evidence that permissiveness causes weaker compliance over time, only that the two co-occur, social desirability bias may have led respondents to under-report their own tolerance of tax fraud, which would attenuate rather than inflate the observed moderating effect, and the conceptual overlap between moral and tax corruption preference means the two constructs' distinct contributions should be interpreted jointly rather than in isolation until confirmed with more clearly differentiated indicators in future research.

5.3 Suggestions and Directions for Future Research

For the Directorate General of Taxes and KPP Pratama Sleman, taxation education programs should be expanded beyond administrative content to also cultivate taxpayers' moral character while actively reducing permissive attitudes toward tax fraud. For freelance taxpayers, maintaining moral integrity in income reporting and rejecting the justification of tax fraud are essential to sustaining long-term compliance. For future researchers, it is recommended that they include additional variables such as tax literacy, service quality, and perceived risk of sanctions, consider taxpayer risk preference as an additional moderator, integrate TPB with social identity theory, employ a longitudinal or behavioral economics experimental design to strengthen causal inference, and extend the study to other taxpayer segments or regions, including micro and small enterprises.

Among these directions, addressing the conceptual overlap between moral and tax corruption preference through more clearly differentiated indicators should be prioritized first, since it directly affects the interpretability of the present findings, a longitudinal or experimental design to strengthen causal inference is the next priority, given the cross-sectional limitation noted above, and extending the sample to other regions and taxpayer segments, together with additional variables such as tax literacy and perceived sanction risk, is recommended once the measurement and design concerns above have been addressed. Concretely, the first priority can be pursued by re-estimating the model with an explicit interaction term (for example, the two-stage approach for PLS-SEM) alongside a mediation specification, so that the moderating and mediating roles of tax corruption preference can be compared, by refining or removing overlapping items and re-testing discriminant validity, and by adding a formal common method bias test. The second priority can be pursued through scenario-based experiments that vary the perceived prevalence of tax fraud, following experimental designs used in tax compliance research, or through a two-wave panel survey. The third can use multigroup analysis in PLS-SEM to compare taxpayer segments or tax offices.

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AUTHOR CONTRIBUTIONS

SFAJ contributed to the conceptualization, methodology, data collection, data analysis, investigation, and writing of the original draft of the manuscript. N contributed to supervision, validation, critical review, and editing of the manuscript. Both authors contributed to the interpretation of the findings, reviewed and approved the final version of the manuscript, and agreed to be accountable for all aspects of the research.

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