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The Effect of Tax Fairness Perception, Tax Knowledge, and Tax Ease on Taxpayer Compliance with Religiosity Attitude as a Moderating Variable: A Case Study of MSME Taxpayers in Tegal City

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ABSTRACT

Indonesia's tax revenue depends heavily on the compliance of Micro, Small, and Medium Enterprises (MSMEs), yet the growth of MSMEs in Tegal City has not been matched by a stable rate of tax reporting compliance. This study examines the effect of tax fairness perception, tax knowledge, and tax ease on MSME taxpayer compliance, and tests whether religiosity attitude moderates these relationships. A quantitative approach was applied to 400 MSME taxpayers registered at KPP Pratama Tegal, selected through purposive sampling using the Slovin formula. Data were collected through structured questionnaires and analyzed using multiple linear regression and Moderated Regression Analysis (MRA) with IBM SPSS Statistics 22. The results show that tax fairness perception, tax knowledge, and tax ease each have a significant positive effect on taxpayer compliance, jointly explaining 36.5 percent of its variance. However, religiosity attitude does not significantly moderate any of the three relationships, indicating that the moderated model's explanatory power only marginally increases to 39.8 percent and that the interaction terms remain statistically insignificant. These findings suggest that structural and cognitive factors, namely fairness, knowledge, and administrative ease, are more decisive in shaping MSME tax compliance than internalized religious values. The study recommends that tax authorities continue to simplify administrative procedures and strengthen taxpayer education rather than relying on religiosity-based appeals to improve compliance.

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1. Introduction

Indonesia, as a rapidly developing economy, continually seeks to improve the welfare of its citizens across political, social, cultural, and security domains. Financing this development requires a steady stream of state revenue, and taxation remains the dominant source, contributing 70-80 percent of the national budget in 2025 (Fatimah et al., 2025)National

development is carried out jointly by the government and the public, which means that citizens' awareness of their tax obligations must be continuously strengthened (Rikaz, 2024).

Micro, Small, and Medium Enterprises (MSMEs) form an important segment of taxpayers because they generate employment and contribute directly to state revenue through timely payment and reporting of taxes (Mutiara Rachma Ardhiani et al., 2022) Under prevailing regulations, MSME taxpayers with a certain gross turnover are subject to a final income tax of 0.5 percent of turnover, and all MSME taxpayers, including those earning below Rp500 million per year, are required to file annual tax returns (Direktorat Jendral Pajak, n.d.). Tax compliance itself refers to a condition in which taxpayers understand and voluntarily fulfil their obligations, driven by awareness and the intention to comply (Andreansyah & Farina, 2022; Riyadi et al., 2021).

Despite the steady expansion of the MSME sector, taxpayer compliance in Indonesia has not grown proportionally. Table 1 presents the tax-return compliance ratio of MSME taxpayers in Tegal City for the period 2021-2025.

Table 1. MSME Tax Return Compliance Ratio, 2021-2025

Year	Number of MSMEs	Compliance Ratio (%)
2021	20,439	84.07
2022	25,533	86.80
2023	43,899	83.00
2024	73,505	85.75
2025	82,151	81.92

Source: Ministry of Finance Report, 2021-2025.

As shown in Table 1, the number of registered MSMEs grew more than fourfold between 2021 and 2025, yet the compliance ratio fluctuated and even declined toward the end of the period, falling to 81.92 percent in 2025. This gap between MSME growth and stable compliance indicates that the factors driving tax compliance warrant further empirical investigation.

Three factors are commonly associated with taxpayer compliance in the literature. First, tax fairness perception reflects taxpayers' views on whether tax rates and procedures are applied proportionally and without discrimination (Azzahra, 2023; Saputri & Nuswantara, 2021). Second, tax knowledge refers to taxpayers' understanding of tax regulations, procedures, and reporting obligations, which enables them to comply correctly (Wardani, 2021).Third, tax ease describes the extent to which the administrative system allows taxpayers to calculate, pay, and report taxes without difficulty (Ridhotin & Ardini, 2022).

Prior studies on these relationships remain inconclusive. Some studies report that tax fairness perception significantly and positively affects taxpayer compliance (Handoyo et al., 2024; Theodore & Jonnardi, 2024), while others find no significant effect (Rohim & Tjaraka, 2025). Similarly, tax knowledge has been found to positively affect compliance (Dewi et al., 2022; Maulina et al., 2025), yet other research reports a negative relationship (Widyantini, 2023). Tax ease has likewise been linked to higher compliance (Aulya & Rahmawati, 2025; Devi & Rohayati, 2024), although Zahra and Anggraini (2025) found no significant effect. Religiosity attitude has also produced mixed evidence: Widarjo and Wicaksono (2025) report a positive effect on compliance, while Sugiarti et al. (2025) find no significant relationship.

These inconsistent findings suggest that an additional factor may condition the strength of these relationships. Religiosity attitude is therefore examined in this study not only as a possible antecedent but also as a moderating variable that may strengthen or weaken the effect of tax

fairness perception, tax knowledge, and tax ease on MSME taxpayer compliance. Building on this rationale, this study aims to: (1) analyze the effect of tax fairness perception, tax knowledge, and tax ease on MSME taxpayer compliance in Tegal City, and (2) examine whether religiosity attitude moderates each of these three relationships. The findings are expected to enrich the theoretical literature on tax compliance and to provide practical input for the Directorate General of Taxes, MSME actors, and future researchers.

2. Literature Review

2.1 Theoretical Framework

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior, developed by Ajzen (1991), explains that individual behavior is driven by intention, which is in turn shaped by attitude toward the behavior, subjective norms, and perceived behavioral control (Judijanto Loso et al., 2025).In a taxation context, a taxpayer's intention to comply is regarded as the strongest predictor of actual compliance behavior (Nasiroh & Afiqoh, 2023).When taxpayers perceive that they are capable of fulfilling their obligations with relative ease, their perceived behavioral control increases, which strengthens their intention to comply and ultimately their compliance behavior (Suci et al., 2023). In the context of tax research, the TPB has been recognized as one of the most relevant theories for explaining tax compliance (Annisaa et al., 2026). TPB therefore provides the theoretical foundation for linking tax fairness perception, tax knowledge, tax ease, and religiosity attitude to taxpayer compliance in this study.

Tax and MSME Taxpayers

Tax is a compulsory contribution owed to the state by individuals or entities, enforceable under the law, without direct compensation, and used to finance public expenditure for the greatest welfare of the people (Madjodjo, 2022; Sihombing, 2020). MSMEs are productive economic enterprises operated by individuals or business entities within defined asset and turnover thresholds under Law No. 20 of 2008 (Putri, 2024). Beyond their economic contribution through employment creation and regional development (Yolanda et al., 2024), MSMEs are also an important taxpayer segment subject to a simplified final income tax scheme designed to ease their administrative burden (Sepa & Safrizal, 2023).

Taxpayer Compliance

Taxpayer compliance describes a condition in which taxpayers are aware of and consistently fulfil their tax obligations, reflected in the accurate, complete, and timely calculation, payment, and reporting of taxes (Manrejo, 2023; Maxuel, 2021). Under Indonesia's self-assessment system, compliance depends largely on the taxpayer's own initiative, discipline, and willingness to follow the applicable procedures without direct coercion.

Tax Fairness Perception

Tax fairness perception refers to taxpayers' judgment of whether the tax system treats them equitably, transparently, and without discrimination, irrespective of their economic background or social status (Martantina et al., 2026). Fairness is achieved when tax obligations are proportional to each taxpayer's capacity and when services and the distribution of tax revenue are applied equally (Muniroh, 2023; Nugraha et al., 2024). A stronger sense of fairness is expected to increase taxpayers' willingness to comply voluntarily.

Tax Knowledge

Tax knowledge is the extent to which taxpayers understand tax regulations and procedures, including how to complete and submit tax returns, where and how to pay taxes, applicable penalties, and reporting deadlines (Ristanti et al., 2022). Adequate tax knowledge allows taxpayers to meet their obligations correctly and on time, and is therefore expected to contribute positively to compliance (Elisabet et al., 2023; Wulandari, 2021).

Tax Ease

Tax ease reflects the simplicity, clarity, and accessibility of the tax administration system, which enables taxpayers to calculate, pay, and report their obligations efficiently(Hoesada, 2022). When registration, payment, and reporting procedures are straightforward and not burdensome, taxpayers are more likely to comply(Sitorus & Gunarso, 2023; Suhendra, 2023).

Religiosity Attitude

Religiosity attitude denotes the degree of religious belief and practice reflected in a taxpayer's honesty, responsibility, and voluntary compliance with obligations, driven by moral and ethical awareness derived from religious values (Sulaeman, 2022). Religiosity has been shown to shape ethical behavior and financial decision-making among Muslim MSME actors, and is theorized in this study as a moderating variable that may strengthen or weaken the relationship between tax fairness perception, tax knowledge, and tax ease on the one hand, and taxpayer compliance on the other (Suhendra, 2023).

2.2 Previous Research and Hypothesis Development

A number of prior studies provide the empirical basis for the hypotheses tested in this study. (Handoyo et al., 2024) and (Theodore & Jonnardi, 2024) found that tax fairness perception has a significant positive effect on taxpayer compliance among individual and corporate taxpayers, consistent with the notion that a fair tax system increases voluntary compliance. Rizal (2024a) similarly reported that MSME taxpayers who perceive the tax system as fair are more likely to comply. However, Rohim & Tjaraka (2025) found no significant relationship between the two variables, underscoring the ongoing debate that motivates this study's first hypothesis:

H1: Tax fairness perception has a positive effect on taxpayer compliance.
H2: Tax knowledge has a positive effect on taxpayer compliance.
H3: Tax ease has a positive effect on taxpayer compliance.
H4: Religiosity attitude strengthens the effect of tax fairness perception on taxpayer compliance.
H5: Religiosity attitude strengthens the effect of tax knowledge on taxpayer compliance.
H6: Religiosity attitude strengthens the effect of tax ease on taxpayer compliance.

3. Research Methodology

3.1 Research Design

This study employs a quantitative approach, in which the relationships among variables are analyzed systematically using measurable data and statistical techniques (Ramdhan, 2021). Primary data were collected directly from MSME taxpayers through a structured questionnaire.

3.2 Participants

The population comprised 263,208 MSME taxpayers registered at KPP Pratama Tegal. The minimum sample size was determined using purposive sampling combined with the Slovin

formula at a 5 percent margin of error, yielding a required sample of 400 respondents. The sample was then proportionally distributed across the four districts of Tegal City, as shown in Table 2.

Table 2. Sample Distribution by District

District	Number of MSMEs	Sample
East Tegal	84,403	128
West Tegal	69,135	105
South Tegal	66,769	101
Margadana	42,901	66
Total	263,208	400

Source: Data processed by the researcher, 2026.

3.3 Instruments

Data were collected using a closed questionnaire measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The variables were operationalized as summarized in Table 3.

Table 3. Operationalization of Variables

Variable	Dimensions	Scale	Items
Taxpayer Compliance	Awareness of personal tax obligations; timeliness and accuracy of tax return reporting	Interval	10
Tax Fairness Perception	Fairness in tax determination and service; proportionality of tax burden to business capacity	Interval	9
Tax Knowledge	Knowledge of payment procedures and tax rates; knowledge of tax functions	Interval	7
Tax Ease	Simplicity of registration and administration; simplicity of reporting and payment procedures	Interval	7
Religiosity Attitude	Religious belief and practice reflected in honest and responsible taxpaying behavior	Interval	6

Source: Adapted from Nilu (2021), Nuriyah (2025), Anggriawan (2020), Mardiasmo (2022), and Sulaeman (2022).

Instrument validity was tested by comparing the calculated r-value of each item with the critical r-table value (0.098 at n = 400, α = 0.05), while reliability was assessed using Cronbach's Alpha, with a threshold of 0.70 considered reliable.

3.4 Data Analysis Procedures

Data were analyzed in several stages using IBM SPSS Statistics 22. First, classical assumption tests (normality, multicollinearity, and heteroscedasticity) were performed to ensure the regression model was unbiased. Second, multiple linear regression was used to estimate the direct effects of tax fairness perception (X1), tax knowledge (X2), and tax ease (X3) on taxpayer compliance (Y):

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \varepsilon$$

Third, Moderated Regression Analysis (MRA) was applied to test whether religiosity attitude (Z) moderates each relationship, using the interaction model:

$$Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4(X1 \cdot Z) + \beta 5(X2 \cdot Z) + \beta 6(X3 \cdot Z) + \varepsilon$$

Hypotheses were tested using the F-test (simultaneous significance), the t-test (partial significance, $\alpha = 0.05$), and the coefficient of determination (Adjusted R^2) to measure the proportion of variance in taxpayer compliance explained by the independent variables (Mashuri, 2023; Nuryadi et al., 2022; Untari, 2020).

4. Findings

4.1 Respondent Profile and Response Rate

Questionnaires were distributed both online and offline between 15 May and 12 June 2026. All 400 distributed questionnaires were returned and usable, yielding a 100 percent response rate. Table 4 summarizes the demographic profile of respondents.

Table 4. Respondent Characteristics (n = 400)

Characteristic	Category	n	%
Age	20-25 years	137	34.25
	26-30 years	127	31.75
	31-35 years	95	23.75
	36-40 years	41	10.25
Gender	Male	173	43.25
	Female	227	56.75
Religion	Islam	354	88.50
	Christianity	17	4.25
	Hinduism	13	3.25
	Buddhism	14	3.50
	Confucianism	2	0.50
Domicile	East Tegal	127	31.75
	West Tegal	106	26.50
	South Tegal	101	25.25
	Margadana	66	16.50

Source: Primary data processed, 2026.

4.2 Instrument Quality and Descriptive Statistics

Validity testing showed that every item across the five variables produced a calculated r-value above the critical value of 0.098, with significance below 0.05, confirming that all items validly measured their intended constructs. Reliability testing likewise confirmed that all constructs exceeded the 0.70 Cronbach's Alpha threshold, as summarized in Tab le 5.

Table 5. Validity and Reliability Summary

Variable	Items	r-value range	Cronbach's Alpha	Conclusion
Taxpayer Compliance	10	0.317 - 0.428	0.704	Valid & reliable
Tax Fairness Perception	9	0.260 - 0.406	0.718	Valid & reliable

Tax Knowledge	7	0.298 - 0.391	0.733	Valid & reliable
Tax Ease	7	0.277 - 0.335	0.730	Valid & reliable
Religiosity Attitude	6	0.309 - 0.437	0.753	Valid & reliable

Source: SPSS 22 output, 2026. Critical r-table value = 0.098 (n = 400, α = 0.05).

Descriptive statistics (Table 6) show that respondents' answers clustered toward the upper end of each scale, with moderate standard deviations, indicating consistent and non-extreme response patterns across the full range of the measurement scale.

Table 6. Descriptive Statistics (N = 400)

Variable	Mean	Median	Std. Dev.	Min	Max
Taxpayer Compliance	39.67	40.00	3.86	27	49
Tax Fairness Perception	36.17	36.00	3.67	25	45
Tax Knowledge	28.33	28.00	3.05	20	35
Tax Ease	27.30	28.00	3.51	15	33
Religiosity Attitude	23.42	24.00	3.78	10	29

Source: SPSS 22 output, 2026.

The classical assumption tests confirmed that the regression model was appropriate for hypothesis testing. The Kolmogorov-Smirnov test produced a significance value of 0.087 (>0.05), indicating that the residuals were normally distributed. The multicollinearity test showed tolerance values above 0.10 and VIF values below 10 for all independent variables (X1: tolerance 0.870, VIF 1.149; X2: tolerance 0.903, VIF 1.108; X3: tolerance 0.928, VIF 1.078; Z: tolerance 0.945, VIF 1.058), indicating no multicollinearity problem. The scatterplot of studentized residuals showed no discernible pattern, confirming homoscedasticity.

4.3 Regression, Moderation, and Hypothesis Test Results

Multiple linear regression results (Table 7) show that all three independent variables have a positive and statistically significant effect on taxpayer compliance.

Table 7. Multiple Linear Regression Results (Before Moderation)

Variable	B	Beta	t	Sig.
(Constant)	9.393	-	4.658	0.000
Tax Fairness Perception	0.305	0.290	6.806	0.000
Tax Knowledge	0.485	0.384	9.200	0.000
Tax Ease	0.201	0.183	4.458	0.000

Dependent variable: Taxpayer Compliance. Source: SPSS 22 output, 2026.

The resulting regression equation is $Y = 9.393 + 0.305X1 + 0.485X2 + 0.201X3 + \varepsilon$, indicating that tax knowledge has the strongest direct influence on compliance, followed by tax fairness perception and tax ease.

The Moderated Regression Analysis results (Table 8) test whether religiosity attitude alters the strength of each relationship.

Table 8. Moderated Regression Analysis Results (After Moderation)

Variable	B	Beta	t	Sig.
(Constant)	-2.376	-	-0.189	0.850
Tax Fairness Perception	0.031	0.029	0.115	0.908
Tax Knowledge	0.823	0.651	2.659	0.008
Tax Ease	0.478	0.435	1.735	0.084
Religiosity Attitude	0.610	0.597	1.140	0.255
Tax Fairness Perception _ Religiosity Attitude	0.011	0.482	0.965	0.335
Tax Knowledge_Religiosity Attitude	-0.016	-0.560	-1.192	0.234
Tax Ease_Religiosity Attitude	-0.013	-0.482	-1.109	0.268

Dependent variable: Taxpayer Compliance. Source: SPSS 22 output, 2026.

None of the three interaction terms (X1·Z, X2·Z, X3·Z) reached statistical significance (all $p > 0.05$), indicating that religiosity attitude does not moderate the effect of tax fairness perception, tax knowledge, or tax ease on taxpayer compliance.

The F-test confirmed that the model remained significant both before and after moderation ($F = 38.620$, sig. = 0.000 for the moderated model; sig. = 0.000 for the direct-effects model), meaning that the independent variables jointly and significantly explain taxpayer compliance. Table 9 presents the coefficient of determination before and after moderation.

Table 9. Coefficient of Determination (R^2), Before and After Moderation

Model	R	R Square	Adjusted R Square
Before moderation	0.608	0.370	0.365
After moderation	0.639	0.408	0.398

Source: SPSS 22 output, 2026.

The Adjusted R^2 of 0.365 indicates that tax fairness perception, tax knowledge, and tax ease jointly explain 36.5 percent of the variance in taxpayer compliance before moderation. After introducing religiosity attitude and the interaction terms, the Adjusted R^2 increases only marginally to 0.398 (39.8 percent), consistent with the non-significant interaction effects reported above. Based on the t-test results, H1, H2, and H3 are supported, while H4, H5, and H6 are not supported.

5. Discussion

The Effect of Tax Fairness Perception on Taxpayer Compliance

H1 is supported ($t = 6.806$, sig. = 0.000), confirming that tax fairness perception has a significant positive effect on MSME taxpayer compliance. This finding is consistent with the Theory of Planned Behavior, in which perceived behavioral control shapes a taxpayer's intention to comply: when MSME taxpayers perceive the tax system, including the final income tax scheme under Government Regulation No. 23 of 2018, as fair, their willingness to comply increases (Rizal, 2024b; Soda et al., 2021). The result is consistent with Handoyo et al. (2024), Theodore & Jonnardi (2024), and Istutik et al. (2024), who likewise found that a fairer tax system fosters higher voluntary compliance.

The Effect of Tax Knowledge on Taxpayer Compliance

H2 is supported (t = 9.200, sig. = 0.000). This result aligns with TPB, in which tax knowledge builds the behavioral beliefs that underlie a taxpayer's attitude and intention to comply; adequate knowledge of how to calculate, pay, and report taxes reduces errors and encourages voluntary compliance (Nugraha et al., 2024). This finding contrasts with Yanti & Wijaya (2023), who found a negative relationship, arguing that knowledge of tax obligations does not automatically translate into compliant behavior when other factors, such as opportunistic use of a tax ID number, intervene. The present results suggest that, for MSME taxpayers in Tegal City, knowledge remains a strong direct driver of compliance.

The Effect of Tax Ease on Taxpayer Compliance

H3 is supported (t = 4.458, sig. = 0.000), indicating that simpler and more accessible tax administration increases MSME taxpayer compliance. This finding corroborates Firdaus et al. (2023), who showed that easily administered registration, payment, and reporting procedures increase taxpayers' willingness to comply. The result implies that continued simplification of tax procedures, together with broader access to tax services, can further strengthen MSME compliance.

The Moderating Role of Religiosity Attitude on Tax Fairness Perception

H4 is rejected. The moderated regression results show that the interaction between religiosity attitude and tax fairness perception is not statistically significant (sig. = 0.335 > 0.05), indicating that religiosity attitude does not strengthen or weaken the effect of tax fairness perception on taxpayer compliance. Under the Theory of Planned Behavior, tax fairness perception can shape a taxpayer's attitude toward compliance and, in turn, their intention to comply. However, the finding suggests that even among highly religious taxpayers, it is their perception of the fairness of the tax system, rather than their religious conviction, that more strongly drives their compliance behavior. Religiosity attitude therefore does not emerge as a factor that amplifies the influence of fairness perception on MSME taxpayer compliance; perceptions of fair treatment in tax assessment and administration appear to operate largely independently of how religious a taxpayer is.

The Moderating Role of Religiosity Attitude on Tax Knowledge

H5 is rejected. The interaction between religiosity attitude and tax knowledge is likewise statistically insignificant (sig. = 0.234 > 0.05), meaning that religiosity attitude does not moderate the effect of tax knowledge on taxpayer compliance. Within the TPB framework, tax knowledge contributes to the formation of behavioral beliefs that underlie a taxpayer's attitude and intention to comply: taxpayers who better understand tax regulations, procedures, and benefits tend to be more compliant. The results indicate that this relationship holds regardless of a taxpayer's level of religiosity. This finding diverges from Pasamba & Welay (2025), who reported that religiosity significantly strengthens the effect of tax knowledge on compliance. The difference suggests that, among MSME taxpayers in Tegal City, practical understanding of tax rules has a direct bearing on compliance, while religious values do not add further explanatory strength to that relationship.

The Moderating Role of Religiosity Attitude on Tax Ease

H6 is rejected. The interaction between religiosity attitude and tax ease is also statistically insignificant (sig. = 0.268 > 0.05), indicating that religiosity attitude does not moderate the effect of tax ease on taxpayer compliance. According to TPB, tax ease can shape taxpayers'

intentions and behavior by fostering the perception that fulfilling tax obligations requires little effort; when the tax system is easy to understand, access, pay, and report, taxpayers are more inclined to comply. The results show that this effect is not amplified by religiosity attitude: tax ease continues to influence compliance directly, irrespective of how religious the taxpayer is. This finding is consistent with Firdaus et al. (2023), who found that simplified tax administration positively and significantly affects MSME taxpayer compliance, reinforcing the conclusion that administrative simplicity, rather than religious conviction, is the more immediate driver of compliance in this context.

Overall Interpretation of the Moderating Role of Religiosity Attitude

Taken together, the rejection of H4, H5, and H6 indicates that religiosity attitude, although theoretically capable of shaping attitudes and intentions under TPB, does not statistically strengthen or weaken any of the three hypothesized relationships in this sample. This result diverges from Widarjo & Wicaksono (2025), who found that religiosity positively affects taxpayer compliance, but is consistent with Sugiarti et al. (2025), who likewise found no significant moderating effect of religiosity on tax compliance. The divergence across studies suggests that the moderating role of religiosity may be context-dependent, varying with the characteristics of the taxpayer population, the dominant religious composition of the sample, and the local tax administration environment. For MSME taxpayers in Tegal City, compliance appears to be driven more directly by tangible factors, namely fairness, knowledge, and ease, than by the strength of religious conviction.

6. Conclusion

This study set out to examine the effect of tax fairness perception, tax knowledge, and tax ease on MSME taxpayer compliance in Tegal City, and to test whether religiosity attitude moderates these relationships. Based on data from 400 MSME taxpayers, the findings show that tax fairness perception, tax knowledge, and tax ease each have a significant positive effect on taxpayer compliance, jointly explaining 36.5 percent of its variance. Tax knowledge exerts the strongest direct influence, followed by tax fairness perception and tax ease. Religiosity attitude, however, does not significantly moderate any of the three relationships; its inclusion raises the explained variance only marginally, to 39.8 percent, without altering the statistical significance of the direct effects.

These findings suggest that structural and cognitive factors, namely a fair tax system, adequate taxpayer knowledge, and simple administrative procedures, are more decisive in shaping MSME tax compliance than internalized religious values. Future research is encouraged to extend the geographic scope of the study and to consider additional variables or alternative moderators that may better capture the psychological and social drivers of tax compliance. For tax authorities, the results support continued investment in simplifying tax administration and strengthening taxpayer education, rather than relying primarily on religiosity-based appeals to improve MSME compliance. MSME taxpayers, in turn, are encouraged to make full use of the available tax services and to report their turnover and assets honestly and responsibly.

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