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# Do Religiosity Moderate Tax Discrimination and Tax Information Technology on Tax Evasion?

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**Abstract**

This study examines the influence of tax discrimination and information technology on tax evasion, with religiosity as a moderating variable. The increasing number of tax evasion cases in Indonesia highlights the need to explore factors that drive non-compliance among taxpayers. Many individuals remain reluctant to fulfil their tax obligations due to concerns about unfair treatment by tax authorities and mismanagement of tax revenues. This study employs a quantitative research design with primary data collected through a structured questionnaire distributed to 132 MSME taxpayers in the Special Region of Yogyakarta using snowball sampling. The data were analyzed using multiple linear regression and moderated regression analysis (MRA) with SPSS 26. The findings indicate that tax discrimination significantly increases tax evasion, as perceived unfairness in tax policies reduces taxpayers' willingness to comply. Conversely, tax information technology negatively affects tax evasion, as digital innovations enhance transparency, monitoring, and enforcement, making non-compliance more difficult. Religiosity is found to play a moderating role in both relationships. It weakens the positive impact of tax discrimination on tax evasion, suggesting that individuals with strong religious values are less likely to justify evasion, even when they perceive discrimination. Similarly, religiosity mitigates the negative effect of tax information technology on tax evasion, implying that religious taxpayers are more likely to comply when they perceive the tax system as fair and aligned with ethical principles. These findings emphasize the need for policymakers and tax authorities to ensure fair tax administration and strengthen digital tax systems while also considering ethical and religious values to promote voluntary compliance. Integrating technological advancements with moral reinforcement strategies may serve as a more comprehensive approach to reducing tax evasion and enhancing tax compliance in Indonesia.

JEL Classification: H26, O33, Z12

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# Introduction

Tax evasion remains a significant challenge for tax authorities as it undermines tax revenue collection and fiscal sustainability. In Indonesia, where taxation is the primary source of government revenue, tax evasion continues to be a persistent issue hindering economic development (Choiriyah & Damayanti, 2020). This practice involves deliberate actions such as underreporting income, inflating deductible expenses, and exploiting regulatory loopholes to minimize tax liability. The perception that taxes reduce disposable income often leads individuals and corporations to evade taxes (Santana et al., 2020). Consequently, tax evasion not only results in substantial economic losses for the government but also disrupts the equity of the tax system and fosters distrust in tax authorities (Hasanah & Mutmainah, 2020). The increasing prevalence of tax evasion in Indonesia is reflected in recent statistics. The Financial Transaction Reports and Analysis Center (PPATK) recorded 3,680 suspected tax offences in the first half of 2022, marking a 100.65% increase from the previous year (DataIndonesia.id, 2022). In the first seven months of 2023, suspicious financial transaction reports increased by 50.04%, with 42.97% linked to embezzlement (Databoks, 2023). One of the most notable cases occurred in 2024 when PT Purbalaksana Jaya Mandiri, a cooking oil distributor, was convicted of tax evasion, with its owner fined IDR 93.6 billion. However, only IDR 12 billion was recovered (Detikjogja.com, 2024). These cases illustrate the persistence of tax evasion and highlight the need for stricter enforcement and improved tax compliance strategies.

Several studies have examined the factors influencing tax evasion, focusing primarily on external determinants such as tax justice, tax system effectiveness, money ethics, and attitudes toward wealth. Prior research has shown that perceptions of tax fairness significantly affect taxpayer compliance, with a fair tax system reducing the likelihood of tax evasion (Putra et al., 2023). However, studies on the tax system have yielded mixed results, as improvements in tax administration do not always translate into reduced tax evasion (Paskarely & Ardillah, 2023). Research on money ethics has also demonstrated that individuals with strong materialistic values tend to rationalize tax evasion (Kurnia & Faisal, 2022), while those who place a high value on money are more likely to engage in tax avoidance. Despite these findings, there is limited research on tax discrimination and information technology's role in shaping tax compliance behaviour. Tax discrimination, which arises from differential treatment between domestic and foreign taxpayers, has impacted compliance negatively, as higher tax burdens can discourage foreign investors and encourage non-compliance (Paramitha et al., 2020; Yepta et al., 2023). Some studies suggest that tax discrimination influences tax evasion, though findings remain inconsistent across different contexts (Pratiwi & Prabowo, 2019). Meanwhile, advancements in tax information technology, such as e-filing and e-payment systems, have produced mixed results. Some research indicates that digitalization enhances tax transparency and compliance (Ikhsan et al., 2020), while other studies argue that complex tax systems may inadvertently facilitate fraudulent activities (Aliyudin et al., 2021).

Religiosity has also been identified as an important factor influencing tax compliance. Individuals with strong religious beliefs tend to adhere more to tax regulations due to moral considerations (Sofha & Utomo, 2018; Budiarto et al., 2018). Conversely, those with weaker religiosity may be more inclined to evade taxes when they perceive a lack of accountability. Some studies suggest that religiosity can mitigate the adverse effects of tax discrimination on compliance by reinforcing moral obligations. Given Indonesia's high level of religiosity, with 98.7% of the population identifying as religious (Goodstats, 2024), it is crucial to examine whether religiosity moderates the relationship between tax discrimination and tax evasion, as well as between tax information technology and tax evasion. Despite Indonesia's strong religious identity, tax evasion remains a persistent issue, raising questions about the extent to which religiosity influences taxpayer behaviour. Furthermore, while many developing countries have adopted digital tax systems to enhance compliance, their effectiveness remains uncertain. Indonesia's recent launch of the "core tax" system in 2025, with an investment of IDR 1.2 trillion, underscores the government's commitment to tax modernization. However, the implementation has faced challenges such as system glitches, data mismatches, and user accessibility issues (Reuters, 2025). Comparative experiences from Kenya, India, and

Brazil indicate that successful digital tax reforms require technological infrastructure, public trust, and acceptance.

The inconsistencies in prior research findings highlight the need to explore the combined effects of tax discrimination, tax information technology, and religiosity on tax evasion. This study addresses an important research gap by investigating whether religiosity moderates the influence of tax discrimination and information technology on tax evasion, providing a more comprehensive understanding of taxpayer behaviour in a religiously devout society. Specifically, this study examines whether tax discrimination increases taxpayers' tendency to evade taxes, whether technological advancements reduce tax evasion, and whether religiosity strengthens or weakens these relationships. The findings of this research contribute to both theoretical and practical perspectives. Theoretically, this study extends tax compliance models by incorporating religiosity as a moderating factor, offering new insights into behavioural tax compliance frameworks. Empirically, it provides context-specific evidence on tax evasion in a highly religious developing country, addressing the inconsistencies found in previous research. Practically, the findings offer valuable insights for policymakers and tax authorities, particularly the Directorate General of Taxes (DGT), in designing more effective tax compliance strategies that incorporate both technological advancements and religious values. Understanding the interplay between religiosity, tax discrimination, and digitalization can help optimize tax policies and foster greater voluntary compliance, ultimately improving the efficiency and fairness of the tax system. This study contributes to a more holistic approach to addressing tax evasion challenges by integrating psychological, social, and technological perspectives.

## Literature Review

**Hypothesis Development**

**The Effect of Tax Discrimination on Tax Evasion**

The Theory of Planned Behavior (TPB) explains that an individual's behaviour is influenced by three key factors: attitude toward behaviour, subjective norms, and perceived behavioural control (Ajzen, 1991). Subjective norms, in particular, reflect the social pressures that shape an individual's behavioural intentions. In the context of taxation, if taxpayers perceive the tax system as unfair due to tax discrimination, they may experience a sense of injustice and social alienation, which weakens their ethical obligation to comply with tax regulations. Tax discrimination occurs without clear justification when tax authorities apply different treatments to taxpayers based on specific characteristics, such as nationality, business type, or sector. This perception of unfair treatment may lead to resistance against tax compliance, reinforcing the belief that tax evasion is a justified response to systemic inequities (Putri, 2017). Transparency, education, and positive social norms are key to fostering tax compliance, yet when tax discrimination persists, it can create an environment where tax evasion becomes socially acceptable. Prior research suggests that taxpayers who perceive the tax system as biased are more likely to rationalize non-compliance as a legitimate action (Yepta et al., 2023).

Empirical evidence also supports the relationship between tax discrimination and tax evasion. Several studies have found that perceived discrimination significantly increases taxpayers' inclination to evade taxes (Anggayasti & Padnyawati, 2020). Research by Faradiza (2018) also confirms that discrimination fosters a more permissive ethical stance toward tax evasion, as individuals believe that unfair treatment justifies non-compliance. Similarly, Widjaja et al. (2017) argue that the higher the degree of tax discrimination, the more likely tax evasion is considered an ethically acceptable act. Conversely, tax evasion tends to be viewed as unethical when tax discrimination is perceived as low. This aligns with the notion that taxpayers' willingness to comply highly depends on their perception of fairness within the tax system. When fairness is compromised, taxpayers may feel justified in evading taxes as a compensatory response.

**H1:** *Tax Discrimination Has a Positive Effect on Tax Evasion*

**The Effect of Tax Information Technology on Tax Evasion**

The Theory of Planned Behavior (TPB) posits that an individual's behaviour is influenced by attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). Perceived behavioural control, which refers to an individual's perception of ease or difficulty in performing a behaviour, plays a crucial role in shaping tax compliance decisions. Tax information technology enhances perceived behavioural control by increasing transparency, reducing complexity, and strengthening monitoring mechanisms. With the integration of digital tools such as e-filing, e-payment, and real-time reporting systems, tax authorities can more effectively track financial transactions, reducing opportunities for fraudulent activities (Paramitha et al., 2020). As tax systems become more technologically advanced, taxpayers perceive greater oversight and a higher likelihood of detection, thereby diminishing their ability to evade taxes. Consequently, increased technological sophistication and enforcement mechanisms create psychological deterrents discouraging tax evasion. This aligns with the TPB framework, which suggests that the more individuals perceive a lack of control over behaviour, the less likely they are to engage in it.

Empirical studies support the relationship between tax information technology and tax evasion. Research by Fitriyanti et al. (2017) demonstrates that integrating digital tax administration significantly reduces non-compliance, fostering greater transparency and facilitating easier tax reporting. Similarly, Rahmayanti and Merkusiwati (2023) argue that technological improvements in tax services simplify tax obligations and encourage compliance. Findings from Anggayasti and Padnyawati (2020) also indicate a negative correlation between tax evasion and digital tax systems, suggesting that increased technological adoption leads to lower tax evasion rates. Additionally, Ikhsan et al. (2020) emphasize that the widespread implementation of tax information technology reduces the perceived ethical justifications for tax evasion, further strengthening compliance behaviours. Given this body of evidence, the advancement of tax information technology serves as a deterrent to tax evasion by reinforcing accountability and minimizing opportunities for non-compliance.
**H2:** *Tax Information Technology Has a Negative Effect on Tax Evasion*

**The Effect of Tax Discrimination on Tax Evasion Religiousness as a Moderating Variable**

The Theory of Planned Behavior (TPB) explains that an individual's behaviour is influenced by subjective norms, attitudes, and perceived behavioural control (Ajzen, 1991). Subjective norms, which refer to social pressures influencing behavioural intentions, are crucial in shaping taxpayer behaviour. When taxpayers perceive tax discrimination, they may feel unfairly treated by the tax system, leading to resentment and a diminished sense of moral obligation to comply with tax regulations (Putri Pramesty & Ratnawati, 2023). Tax discrimination occurs when the government applies unequal treatment based on nationality, sector, or income level, creating perceptions of injustice that can lead to tax evasion. Research suggests that perceived unfairness in tax policies erodes trust in the government and tax authorities, further strengthening non-compliant attitudes. In this context, tax discrimination is a negative subjective norm that justifies non-compliance, as taxpayers perceive evasion as a corrective response to systemic unfairness. However, individual religiosity may be a moderating factor that counterbalances these adverse effects.

Religiosity, which reflects an individual's commitment to religious principles and moral values, has been widely recognized as a key determinant of ethical behaviour, including tax compliance (Jamalallail & Indarti, 2022). Within the TPB framework, religiosity can be understood as a moral control mechanism that influences behavioural decisions by reinforcing ethical responsibility. Individuals with strong religious values are more likely to internalize the belief that paying taxes is a moral duty independent of perceived discrimination. Prior research indicates that highly religious individuals are less likely to justify unethical actions, even when faced with external pressures such as tax discrimination (Aliyudin et al., 2021). Furthermore, Christin and Tambun (2018) argue that religious individuals adhere to moral teachings emphasizing honesty, fairness, and social responsibility, reducing their likelihood of tax evasion. In highly religious societies, taxpayers may perceive a higher level of divine accountability, further discouraging non-compliance (Choiriyah & Damayanti, 2020). Based on this theoretical and empirical framework, religiosity is

expected to weaken the positive relationship between tax discrimination and tax evasion, as individuals with firm religious commitments are less likely to engage in unethical financial behaviours.
**H3:** *Religiosity weakens the relationship between tax discrimination and tax evasion*

**The Effect of Tax Information Technology on Tax Evasion Religiosity as a Moderating Variable**
The Theory of Planned Behavior (TPB) suggests that an individual's intention to engage in certain behaviours is shaped by attitudes, subjective norms, and perceived behavioural control (PBC) (Ajzen, 1991). Tax information technology plays a crucial role in shaping perceived behavioural control in taxation, as it enhances transparency, facilitates compliance, and strengthens enforcement mechanisms. Advanced tax technologies such as e-filing, e-payment, and digital auditing systems provide taxpayers with a more structured, accessible, and efficient system, reducing the complexity of tax reporting and minimizing opportunities for tax evasion. The increased monitoring capacity of tax authorities due to digitalization further discourages non-compliance by raising the perceived risk of detection (Suprihatin, 2022). However, beyond technological advancements, individual moral values also play a crucial role in shaping tax compliance behaviours. Religiosity, which reflects a commitment to religious teachings emphasizing honesty, integrity, and social responsibility, may serve as a moral reinforcement mechanism that influences how taxpayers interact with tax information technology.

Prior research suggests that religiosity can moderate the effect of tax information technology on tax evasion. Religious individuals tend to internalize moral values that promote ethical behaviour, making them less likely to exploit weaknesses in the tax system for personal gain (Utama et al., 2022). Similarly, Christin and Tambun (2018) found that highly religious individuals are less inclined to engage in tax evasion as they adhere more strongly to religious principles prohibiting dishonesty and fraud. When combined with sophisticated tax technology, religiosity strengthens compliance by reinforcing ethical accountability. Taxpayers with strong religious beliefs sincerely adhere to religious teachings; they are more likely to use tax information technology responsibly and comply with tax regulations rather than seeking loopholes for evasion. Therefore, it is expected that religiosity will weaken the negative relationship between tax information technology and tax evasion, meaning that individuals with high levels of religiosity will be even less likely to engage in tax evasion when sophisticated tax technology is in place.
**H4:** *Religiosity weakens the relationship between tax information technology and tax evasion*

The above-mentioned justifications lead one to believe that the purpose of this study is to investigate what motivates or dissuades individuals from engaging in tax avoidance.

Here is the research framework:

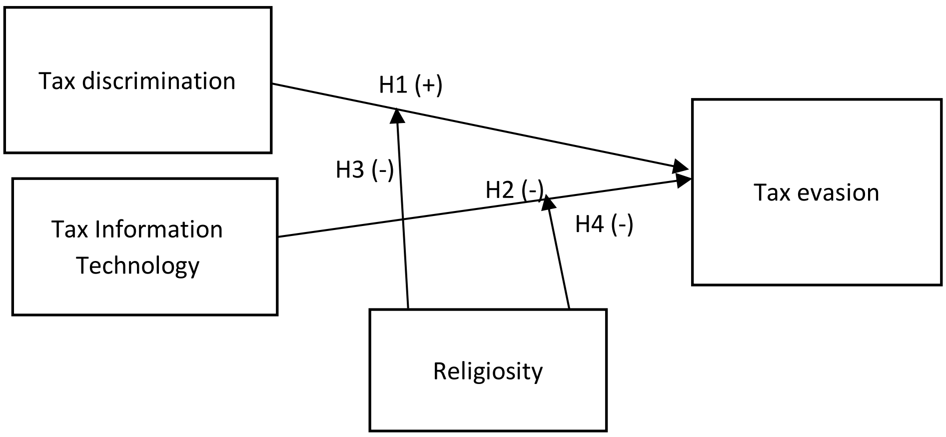


**Figure 1. Research Framework Methods**

# Method

This study employs a quantitative research design with a causal approach, aiming to examine the relationship between tax discrimination and tax information technology on tax evasion and the moderating role of religiosity in these relationships. Causal research is appropriate for this study as it seeks to establish cause-and-effect relationships between the independent and dependent variables through statistical analysis. The research focuses on Muslim MSME owner-taxpayers in the Special Region of Yogyakarta, Indonesia, as the region has a predominantly Muslim population, accounting for 92.96% of the total population (Bappeda.jogjaprov, 2024). Given the nature of the population, snowball sampling is employed to collect data, where respondents refer other eligible participants. However, to mitigate potential biases associated with snowball sampling, this study implements several strategies, including expanding the network of respondents beyond a single group, applying stratified sampling techniques to ensure proportional representation, establishing explicit inclusion and exclusion criteria, increasing the sample size, and ensuring transparency in the data collection process. These steps help enhance the representativeness and reliability of the sample.

Primary data is collected through a structured questionnaire survey distributed to MSME owner-taxpayers. The questionnaire consists of closed-ended questions measuring tax discrimination, tax information technology, tax evasion, and religiosity. Measurement items are adapted from previous validated studies to ensure reliability and validity (Sugiyono, 2018). The study examines four key variables: tax evasion as the dependent variable, tax discrimination and tax information technology as independent variables, and religiosity as the moderating variable. Tax evasion is measured based on self-reported compliance behaviour, tax discrimination is assessed based on perceived unfair treatment in tax policies, and tax information technology is evaluated based on taxpayers' perceptions of the effectiveness, transparency, and ease of use of digital tax services. Religiosity is measured by how religious beliefs influence ethical decision-making in financial matters, particularly tax compliance.

**Operational Indicators of Variables**

Tabel 3. Variabel Operational Indicators

| Variables | Indicators | Source |
|---|---|---|
| Tax discrimination | 1. Religion, race, and culture<br>2. Politics<br>3. Social class<br>4. Zakah | (Putri H, 2017) |
| Tax information technology | 1. Availability of technology related to taxation<br>2. Standardization of technology related to taxation<br>3. Easy access to the information<br>4. Utilization of tax information technology facilities | (Razif, 2019) |
| Tax evasion | 1. Taxpayer’s effort to reduce tax burden<br>2. Considered to reduce the income and economic capacity of the taxpayer<br>3. Taxpayers falsify tax invoices, in order to reduce the output tax that must be distorted to the state<br>4. Taxpayers engineer businesses and transactions, in order to minimize cash expenditures and tax burdens to create financial efficiency | |

| | |
|---|---|
| | 5. Taxpayers maximize costs that have been incurred so that they are charged as a deduction from income |
| | 6. Taxpayers feel that the income earned is not enough if the have to pay taxes to the state |
| | 7. Taxpayers feel that the rates set are too high, making taxpayers not pay taxes on times |
| Religiousity | 1. I pour out all my feelings when I pray |
| | 2. I feel god is often present in my life |
| | 3. I believe that by always being grateful, god multiplies my sustenance |
| | 4. Religious activities help me socialize |

To analyze the moderating role of religiosity in the relationship between tax discrimination, tax information technology, and tax evasion, Moderated Regression Analysis (MRA) is applied. MRA is an extension of multiple regression that includes interaction terms to assess whether a moderating variable strengthens or weakens the relationship between independent and dependent variables (Ghozali, 2018). The regression model used in this study is:

$$TA = \beta 0 + \beta 1TD + \beta 2TIT + \beta 3R + \beta 4\,(TD \times R) + \beta 5\,(TIT \times R) + \epsilon$$

Where TA represents tax evasion as the dependent variable, TD represents tax discrimination as an independent variable, TIT represents tax information technology as an independent variable, and R represents religiosity as the moderating variable. $\beta_0$ is the intercept, $\beta_1$ to $\beta_5$ are regression coefficients, and $\epsilon$ is the residual error. The interaction terms (TD × R and TIT × R) indicate the moderating effect of religiosity. A significant negative coefficient for $\beta_4$ (TD × R) would indicate that religiosity weakens the positive effect of tax discrimination on tax evasion. In contrast, a significant negative coefficient for $\beta_5$ (TIT × R) would suggest that religiosity strengthens the negative effect of tax information technology on tax evasion.

Before conducting the regression analysis, several diagnostic tests are performed to ensure the validity and reliability of the model. The multicollinearity test uses a Variance Inflation Factor (VIF) to check for collinearity issues between independent variables. Using the Breusch-Pagan or White's test, the heteroscedasticity test is employed to detect potential heteroscedasticity in the regression model. Using the Kolmogorov-Smirnov or Shapiro-Wilk test, the normality test ensures the normal distribution of residuals. A hierarchical regression analysis is conducted to examine the moderation effect, comparing models with and without interaction terms. All statistical analyses are performed using Statistical Package for the Social Sciences (SPSS) or Stata, ensuring robust and reliable results.

## Result and Discussion

**Results**

Primary data for this study was obtained through an online survey distributed via WhatsApp and Google Forms using the Snowball Sampling technique. The research sample comprises MSME taxpayers operating in the Special Region of Yogyakarta (DIY). The survey was conducted from November 7th to November 18th, 2024, during which 147 MSME taxpayers were contacted, and 132 valid responses were collected and processed for analysis. The response rate indicates strong participation, ensuring sufficient data for statistical analysis. The study employs descriptive statistical analysis to evaluate the characteristics of key research variables, including tax evasion, tax discrimination, tax information technology, and religiosity as a moderating factor. Descriptive statistics summarize the data using mean, standard deviation, minimum and maximum values, and overall distribution patterns. These analyses were conducted using SPSS version 26, ensuring robust and reliable data processing.

**Table 4. Descriptive Test Results**

| | N | Minimun | maksimum | mean | Std Deviation |
|---|---|---|---|---|---|
| Tax discrimination | | 1.00 | 5.00 | 4.2614 | .84009 |
| Tax Information Technology | 132 | 1.00 | 5.00 | 4.1420 | 1.09367 |
| Tax evasion | | 1.00 | 5.00 | 4.2235 | 1.11305 |
| Religiosity | 132 | 1.00 | 5.00 | 4.0303 | .92162 |

*Source: Primary Data, 2024, processed*

The independent variable tax discrimination was measured on a five-point Likert scale (1 = strongly disagree, 5 = strongly agree). Respondents' perceptions of tax discrimination averaged 4.2614, indicating that most respondents perceive tax discrimination as a prevalent issue. The standard deviation of 0.84009 suggests moderate response variation, implying that some MSME taxpayers experience tax discrimination more acutely than others. These findings are consistent with Putri Pramesty and Ratnawati (2023), who found that perceived unfairness in tax treatment can shape negative taxpayer attitudes and justify non-compliance. The literature suggests that taxpayers who believe the tax system mistreats them may develop resistance to tax obligations, leading to increased tendencies toward tax evasion (Widjaja et al., 2017).

The independent variable tax information technology, also measured on a five-point Likert scale, yielded a mean value of 4.1420, suggesting that most respondents recognize the benefits of digital tax systems. However, the standard deviation of 1.09367 indicates a broader range of perceptions, meaning that some taxpayers find tax information technology highly effective. In contrast, others may perceive difficulties in using digital tax platforms. These findings align with Rahmayanti and Merkusiwati (2023), who emphasize that digital tax systems while improving transparency and compliance, may present usability challenges that affect their overall effectiveness. Prior research by Ikhsan et al. (2020) found that technological adoption in taxation can significantly reduce tax evasion, as taxpayers feel more monitored and accountable. However, Aliyudin et al. (2021) argue that the effectiveness of tax technology depends on user accessibility and digital literacy, which could explain the observed variability in responses.

The dependent variable, tax evasion, measured on the same five-point Likert scale, had a mean score of 4.2235, reflecting respondents' relatively high perception of tax evasion. The standard deviation of 1.11305 suggests that tax evasion tendencies vary significantly among MSME taxpayers. This finding aligns with previous studies indicating that tax evasion remains a persistent challenge in Indonesia, driven by perceptions of unfair tax policies, distrust in tax authorities, and weak enforcement mechanisms (Faradiza, 2018; Yepta et al., 2023).

The moderating variable religiosity was also measured on a five-point Likert scale, with a mean value of 4.1420, suggesting that most respondents identify with strong religious beliefs. However, the standard deviation of 0.92162 indicates notable variation in religious commitment among respondents. These results support the findings of Christin and Tambun (2018), who argue that religiosity significantly influences ethical decision-making, particularly in financial matters such as tax compliance. Prior research by Sofha and Utomo (2018) suggests that highly religious individuals tend to adhere more to tax laws, as they view tax compliance as a moral obligation aligned with religious teachings. Dewi and Putri (2021) further demonstrate that religiosity can mitigate the adverse effects of tax discrimination on compliance, reinforcing moral responsibility even in the face of perceived injustice.

**Validity Test**

The validity test compares the count value of the Corrected Item-Total Correlation results with the table. If the count exceeds the table, the indicator or question item is considered valid. In addition, indicators are also considered valid if the significance value is below 0.05 (Ghozali, 2018). In this study, with a sample of 132 respondents, the df (degree of freedom) was 130 (132-2). With a pdf of 130 and a significance level of 0.05, the table is 0.171. So, the indicator is valid if the count is more significant than 0.171.

**Table 5. Validity Test Results**

| Variabel/Correlation | Pearson Correlation | R Tabel | Sig | Description |
|---|---|---|---|---|
| Tax Discrimination | | | | |
| X.1.1 | 0.748 | 0.171 | 0.00 | Valid |
| X.1.2 | 0.707 | 0,171 | 0.00 | Valid |
| X.1.3 | 0.780 | 0.171 | 0.00 | Valid |
| X.1.4 | 0.815 | 0.171 | 0.00 | Valid |
| Information Technology | | | | |
| X.2.1 | 0.796 | 0.171 | 0.00 | Valid |
| X.2.2 | 0.857 | 0.171 | 0.00 | Valid |
| X.2.3 | 0.811 | 0.171 | 0.00 | Valid |
| X.2.4 | 0.774 | 0.171 | 0.00 | Valid |
| Tax evasion | | | | |
| Y.1.1 | 0.264 | 0.171 | 0.00 | Valid |
| Y.1.2 | 0.464 | 0.171 | 0.00 | Valid |
| Y.1.3 | 0.599 | 0.171 | 0.00 | Valid |
| Y.1.4 | 0.661 | 0.171 | 0.00 | Valid |
| Y.1.5 | 0.730 | 0.171 | 0.00 | Valid |
| Y.1.6 | 0.616 | 0.171 | 0.00 | Valid |
| Y.1.7 | 0.707 | 0.171 | 0.00 | Valid |
| Y.1.8 | 0.735 | 0.171 | 0.00 | Valid |
| Religiosity | | | | |
| Z.1.1 | 0.715 | 0.171 | 0.00 | Valid |
| Z.1.2 | 0.703 | 0.171 | 0.00 | Valid |
| Z.1.3 | 0.683 | 0.171 | 0.00 | Valid |
| Z.1.4 | 0.688 | 0.171 | 0.00 | Valid |

*Source: Primary Data, 2024, processed*

Based on Table 5 above, in the study, there were 4 questions from the tax discrimination variable, 4 questions from the tax information technology variable, 8 questions from tax evasion, and 4 questions from religiosity. So, the total number of questions from this study is 20 from 132 respondents. Of the 20 questions in Table 4.4, the validity has been tested and declared valid because it shows the Pearson correlation value> r-table, and the significance value is above alpha, namely 0.171.

**Data Reliability Test**

This study carried out the reliability test using Cronbach's Alpha statistics. The instrument is considered reliable if the result is more than 0.60. The following are the reliability test results.

**Table 6. Data Reliability Test Results**

| Variables | Crobach's Alpha | Critical Value | Description |
|---|---|---|---|
| Tax Discrimination | 0.892 | 0.60 | Reliability |
| Information Technology | 0.917 | 0.60 | Reliability |
| Tax evasion | 0.854 | 0.60 | Reliability |
| Religiosity | 0.854 | 0.60 | Reliability |

*Source: Primary Data, 2024, processed*

Table 6 above shows that all variables in this study have a Cronbach's alpha coefficient value of more than 0.60, so it can be concluded that all variables in this study are reliable.

**Hypothesis Test**

If the probability (p) is less than or equal to 0.05, indicating a substantial effect of the independent variable on the dependent variable, then the null hypothesis (Ha) can be accepted in multiple linear regression analysis. This analysis includes partial (t-test) and simultaneous (F-test) tests. Here is a rundown of the highlights from the analysis:

**Table 7. T-test Results**

**Coefficientsa**

| | Model | Unstandardized Coefficients B | Unstandardized Coefficients Std. Error | Standardized Coefficients Beta | t | Sig. |
|---|---|---|---|---|---|---|
| 1 | (Constant) | 6.397 | 3.267 | | 1.958 | 0.052 |
| | Tax discrimination | 0.763 | 0.188 | 0.359 | 4.049 | 0.000 |
| | Tax information technology | -0.220 | 0.140 | -0.139 | -1.565 | 0.120 |

Dependent Variable: Total tax evasion

*Source: Primary Data, 2024, processed*

Table 8's results indicate that, according to the t-test results, the first hypothesis had an effect. The t count was 4.049, higher than the t table value of 1.656, and the significance value was 0.000, less than 0.05. This supports the null hypothesis and allows us to conclude that tax discrimination significantly influences tax evasion. H1 is accepted, which means that "Tax discrimination has a positive effect on tax evasion." This proves that the hypothesis is correct and concludes that tax discrimination significantly affects tax evasion.

In examining the second hypothesis, we can see that the t-test results show that the t-count of -1.565 is less than the t-table of 1.656 and that the significance value is 0.120> 0.05. With this evidence in hand, we can rule out the possibility that "Tax information technology has a negative effect on tax evasion" (H2) and instead infer that there is no statistically significant relationship between the two.

**Table 8. “F-test Results”**

**ANOVAa**

| | Model | Sum of Squares | Df | Mean Square | F | Sig. |
|---|---|---|---|---|---|---|
| 1 | Regression | 568.760 | 2 | 284.380 | 8.208 | .000[b] |
| | Residual | 4469.483 | 29 | 34.647 | | |
| | Total | 1994.373 | 131 | | | |

a. Dependent Variable: Tax evasion

b. Predictors: (Constant), Information technology, Tax discrimination

*Source: Primary data, 2024, processed*

As seen int able 9 above, the significance value of 0.000 is less than 0.05. Since tax discrimination and information technology are variables, they can influence the tax evasion variable.

**Uji Moderated Regression Analysis (MRA)**

Whether or not religiosity can influence the link between the independent and dependent variables is the question this test seeks to answer. Here are the steps involved in the testing process:

**“Table 9. MRA Simultaneous Test Results (F Test)”**

**ANOVAa**

| | **Model** | **Sum of Squares** | **Df** | **Mean Square** | **F** | **Sig.** |
|---|---|---|---|---|---|---|
| 1 | Regression | 591.412 | 4 | 147.853 | 4.223 | .003b |
| | Residual | 4446.830 | 127 | 35.014 | | |
| | Total | 5038.242 | 127 | | | |

a. Dependent Variable: Tax evasion

b. Predictors (Constant), Tax information technology*Religiosity, Tax discrimination, Tax information technology, Tax discrimination *Religiosity

*Sources: primary data, 2024, processed*

According to the data in Table 10, the Sig. The column has a significance value of 0.003, less than 0.05. Religious affiliation, tax evasion, and tax information technology all influence the dependent variable at the same time as the independent variable.

**“Table 10. Partial Significance Test (Statistical Test 1)”**

| | Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|---|---|---|---|---|---|---|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 8,260 | 3.301 | | 2.695 | 008 |
| | Tax discrimination | 2,339 | 551 | 1.102 | 4.243 | 000 |
| | Tax information technology | -1.376 | 554 | -870 | -2.482 | 014 |
| | X1 M | -102 | 033 | -1.192 | -3.142 | 002 |
| | X2 M | -071 | 033 | -1.000 | -2.173 | 032 |

Dependent Variable: Total Tax Evasion

*Source: Primary Data, 2024, processed*

**Discussion**

**Tax Discrimination has a positive effect on Tax Evasion**

Tax discrimination refers to tax authorities' unfair treatment of taxpayers based on income level, business sector, nationality, or socioeconomic status (Rambe, 2021). Subjective norms are crucial in shaping taxpayer behaviour within the Theory of Planned Behavior (TPB) framework. When taxpayers perceive that they are mistreated compared to others, they may develop a sense of injustice and resentment toward the tax system. This perceived injustice can reduce moral commitment to tax compliance, leading individuals to justify tax evasion as a corrective response to systemic inequality. Ajzen (1991) suggests that subjective norms, influenced by social perceptions and peer behaviours, can legitimize specific actions, even those considered unethical if they align with group norms or perceived fairness principles. Consequently, in environments where tax discrimination is prevalent, taxpayers may feel justified in evading taxes, as they perceive the tax system as unfair and exploitative (Pahala et al., 2022).

The findings of this study confirm that tax discrimination has a significant positive effect on tax evasion, reinforcing previous empirical research. Kurnia and Faisal (2022) found that discriminatory tax policies increase non-compliance, as taxpayers believe they are being mistreated. Hairuddin and Anis (2022); Pratiwi and Prabowo (2019) reached similar conclusions, indicating that tax discrimination encourages tax evasion by providing moral justification for non-compliance. Michaels and Deutsch (2023) further argue that the severity of tax discrimination determines how taxpayers perceive tax evasion as ethically justifiable. Their study found that tax evasion is widely condemned as unethical in societies where discrimination is low, while in environments with high levels of tax discrimination, tax evasion is more socially accepted as a means of financial self-preservation. This aligns with Putra et al. (2023), who demonstrated that the higher the level of tax discrimination, the more taxpayers perceive tax evasion as justifiable. In contrast, in a fair tax system, evasion is considered immoral.

The positive relationship between tax discrimination and tax evasion highlights the importance of equity and transparency in tax administration. When taxpayers perceive that tax policies disproportionately benefit certain groups while burdening others, their motivation to comply diminishes. Social comparison theory suggests that individuals assess fairness based on how they are treated relative to others, which influences their willingness to contribute to collective obligations, such as taxes (Festinger, 1954). This means that perceived discrimination can trigger resistance against compliance, particularly among those who feel economically disadvantaged. Michaels and Deutsch (2023) suggest that when tax authorities fail to enforce equitable treatment, taxpayers may view non-compliance as a rational response rather than an unethical decision.

Despite these findings, prior research suggests that enhancing tax transparency, promoting tax education, and fostering positive social norms can mitigate the adverse effects of tax discrimination on compliance (Pahala et al., 2022). Tax authorities should implement fairer tax regulations, ensure non-discriminatory enforcement, and improve public trust in tax institutions to minimize the justification for tax evasion. Paramitha et al. (2020) emphasize that clear communication of tax policies and visible accountability mechanisms can strengthen tax compliance, even in societies where distrust in the government is prevalent. Therefore, while tax discrimination significantly influences tax evasion behaviour, effective policy interventions focusing on fairness, inclusivity, and transparency can reduce the likelihood of non-compliance.

**Tax Information Technology has a Negative Effect on Tax Evasion**

The Theory of Planned Behavior (TPB) suggests that an individual's behaviour is influenced by attitude, subjective norms, and perceived behavioural control (Ajzen, 1991). Tax information technology enhances perceived behavioural control in taxation by reducing taxpayers' ability to engage in tax evasion. When digital tax systems are integrated into tax administration, they improve monitoring capabilities, data accuracy, and transparency, thereby reducing opportunities for non-compliance. Paramitha et al. (2020) argue that information technology strengthens regulatory enforcement, making tax evasion more difficult and discouraging fraudulent behaviour. The increased visibility of financial transactions and automatic detection of discrepancies reduce taxpayers' perceived ability to manipulate tax liabilities. As a result, taxpayers feel their capacity to avoid taxes is limited, promoting greater compliance with tax regulations. This aligns with Rahmayanti and Merkusiwati (2023), who found that tax technology is crucial in preventing tax evasion by ensuring real-time data integration and improved oversight mechanisms.

Empirical research supports the notion that tax information technology significantly negatively affects tax evasion. Fitriyanti et al. (2017) demonstrated that using digital tax platforms increases accountability and compliance, as taxpayers know that tax authorities have enhanced detection capabilities. Similarly, Anggayasti and Padnyawati (2020) found that implementing sophisticated tax technology reduces non-compliance, as taxpayers perceive a higher risk of being audited. The automated tracking of financial activities and digital reporting systems make tax evasion less feasible, reinforcing ethical tax behaviour. Furthermore, Ikhsan et al. (2020) argue that advanced tax technology significantly alters public perception of tax evasion, making it increasingly viewed as immoral due to the enhanced traceability of transactions. Gunawan (2021) and Kamila et al. (2023) further emphasize that information technology builds trust in tax institutions, encouraging greater voluntary compliance.

The findings also align with deterrence theory, which posits that individuals are less likely to engage in illegal activities when the probability of detection and punishment increases. The application of automated tax monitoring, digital reporting, and AI-driven tax audits raises the perceived risk of getting caught, making non-compliance a less attractive option. This is consistent with prior research by Paramitha et al. (2020) and Rahmayanti and Merkusiwati (2023), which concluded that integrating digital tax systems reduces opportunities for evasion and fosters greater tax compliance. Despite these advantages, the effectiveness of tax technology in reducing evasion depends on its accessibility and ease of use. Aliyudin et al. (2021) highlight that technological literacy among taxpayers is crucial in ensuring that digital tax platforms are effectively utilized. If taxpayers struggle to navigate complex tax systems, compliance may not improve despite technological advancements. Therefore, tax authorities must ensure that technological innovations in taxation are user-friendly, widely accessible, and supported by adequate taxpayer education programs.

The results of this study reinforce the importance of digital transformation in tax administration, particularly in developing economies where manual tax processing remains inefficient and prone to manipulation. Implementing advanced tax technology, public education, and transparent tax policies can significantly enhance compliance and reduce tax evasion rates. The findings highlight that as tax authorities continue to modernize their systems, policymakers must focus on improving taxpayer engagement, addressing usability challenges, and ensuring fair and transparent enforcement to maximize the impact of digital tax systems on compliance.

**Religiosity Weakens the Relationship between Tax Discrimination and Tax Evasion**

Tax discrimination can increase tax evasion tendencies, as individuals who perceive unfair treatment from tax authorities often feel justified in avoiding taxes (Putri Pramesty & Ratnawati, 2023). Within the Theory of Planned Behavior (TPB) framework, tax discrimination functions as a subjective norm, where perceived injustice in taxation creates social pressure that can lead taxpayers to engage in non-compliance (Nabilah et al., 2020). When individuals believe that the tax system is biased against them, their motivation to comply diminishes, and they may see tax evasion as a morally acceptable response to systemic unfairness. However, religiosity serves as a moderating factor that can weaken this relationship. Individuals with high levels of religiosity tend to exhibit a strong moral obligation to fulfil their tax responsibilities, even when they feel discriminated against (Jamalallail & Indarti, 2022).

The relationship between religiosity and tax compliance can be further explained through TPB, mainly through perceived behavioural control. Individuals with strong religious beliefs perceive that their actions are guided by moral and ethical values embedded in their faith, reinforcing tax compliance despite discrimination. Research by Wahyudi and Lestari (2021) supports this perspective, demonstrating that religiosity reduces the impact of tax discrimination on tax evasion intentions by increasing an individual's moral responsibility and ethical considerations in financial decision-making. Similarly, Gunawan and Setiawan (2019) found that religiosity significantly reduces the likelihood of tax evasion, particularly in contexts where taxpayers feel unfairly treated. This suggests that religious values shape taxpayer behaviour, making them less likely to rationalize tax evasion as a justified response to discrimination.

Empirical findings also highlight that taxpayers with high religiosity perceive tax evasion as immoral, even when they have complete control over the decision. This aligns with the moral reinforcement hypothesis, which suggests that religious beliefs strengthen ethical decision-making and encourage socially responsible behaviour. Similarly, Monika and Arisman (2018) argue that religiosity not only weakens the relationship between tax discrimination and tax evasion but also promotes voluntary tax compliance by fostering a sense of moral obligation and civic responsibility.

The findings suggest that incorporating religious and ethical considerations into tax policies effectively mitigates the adverse effects of tax discrimination on compliance. Policies integrating moral appeals, ethical tax education, and religious values in tax communication strategies may help reduce taxpayers' perceived justification for evasion. Nabilah et al. (2020) emphasize that tax compliance campaigns that align with religious teachings in societies with high religiosity may be more effective than conventional enforcement strategies. Therefore, while tax discrimination can increase tax evasion, strong religious values and moral responsibility can counteract this effect, promoting greater compliance.

**Religiosity Weakens the Relationship between Tax Information Technology and Tax Evasion**

The use of tax information technology is designed to facilitate tax compliance, enhance monitoring mechanisms, and improve transparency in the tax system. Within the Theory of Planned Behavior (TPB) framework, tax information technology strengthens perceived behavioural control (PBC) by limiting opportunities for non-compliance. When taxpayers know that their financial transactions are digitally monitored and automatically recorded, they perceive tax evasion as a more complex and riskier act, reducing their tendency to evade taxes (Suprihatin, 2022). However, religiosity is an additional moderating factor beyond technological advancements, influencing taxpayers' ethical behaviour and reinforcing moral responsibility in tax compliance.

Religiosity, which embodies moral values, ethical standards, and spiritual accountability, has been shown to reduce the negative impact of tax technology on tax evasion tendencies. Azka (2024) argues that religiosity enhances moral consciousness, making individuals less likely to exploit tax system loopholes for personal gain. Similarly, Dewi and Wibowo (2022) emphasize that individuals with firm religious commitments internalize ethical principles that discourage them from abusing technological weaknesses, thus strengthening voluntary compliance with tax obligations. Their study highlights that strong religious beliefs reinforce honesty and integrity, reducing the tendency of taxpayers to engage in fraudulent activities, even when technological opportunities for manipulation exist.

Empirical research further supports the role of religiosity as a significant moderating factor in the relationship between tax technology and tax evasion. Syahrani and Badjuri (2024) found that higher religiosity levels lower the likelihood of taxpayers engaging in evasion practices, even when tax systems become more technologically advanced. Rahman and Aisyah (2023) similarly concluded that while tax information technology improves transparency and compliance, its effectiveness is further amplified by religiosity, as religious individuals are more likely to perceive tax payment as a moral duty rather than a legal obligation. Aji et al. (2021) demonstrated that highly religious taxpayers are less inclined to exploit tax loopholes and are more likely to uphold honesty and integrity in financial matters. These findings align with Aliyudin et al. (2021), who observed that as technological sophistication and religiosity increase, taxpayers' intention to engage in fraud decreases significantly.

The results of this study suggest that religiosity not only reinforces tax compliance but also strengthens the ethical application of tax technology. When individuals possess a high level of religious commitment, they are more inclined to act according to their moral beliefs, leading to greater tax compliance despite digital tax systems. Moral reinforcement theory suggests that individuals guided by ethical and religious values are less likely to engage in dishonest behaviour, even when opportunities exist. Thus, religiosity is a moral filter that prevents individuals from misusing tax technology for personal advantage.

These findings have significant policy implications. Tax authorities could leverage moral and religious narratives in tax education campaigns to enhance voluntary compliance. Public service announcements, tax awareness programs, and compliance initiatives incorporating ethical and religious messaging may be more effective in encouraging honest tax behaviour. Additionally, ensuring the accessibility and usability of digital tax platforms remains essential, particularly for religious communities that prioritize ethical financial conduct.

## Conclusions and Recommendations

The findings of this study indicate that tax discrimination has a significant positive effect on tax evasion, meaning that the higher the level of tax discrimination perceived by taxpayers, the greater the likelihood of tax evasion. In contrast, tax information technology negatively affects tax evasion, suggesting that advancements in tax technology contribute to reducing non-compliance behaviour. Furthermore, religiosity plays a moderating role in these relationships. Specifically, religiosity weakens the positive relationship between tax discrimination and tax evasion, implying that individuals with strong religious values are less likely to engage in tax evasion despite experiencing tax discrimination. Similarly, religiosity also weakens the negative effect of tax information technology on tax evasion, indicating that highly religious individuals tend to comply with tax regulations regardless of technological advancements in tax administration.

These findings have both theoretical and practical implications. Theoretically, this study enriches the literature on tax compliance by emphasizing the impact of tax discrimination and tax technology on evasion behaviour while demonstrating religiosity's moderating role. The results support the argument that ethical and moral values significantly influence taxpayer decisions and reinforce the importance of perceived fairness in the tax system in enhancing compliance. From a practical perspective, policymakers should focus on reducing tax discrimination through more transparent and equitable tax policies, particularly for MSMEs, which are often disproportionately affected. The development of accessible and user-friendly tax technology should also be prioritized to facilitate compliance and improve efficiency. Moreover, integrating ethical and religious values into tax education programs could further enhance taxpayers' sense of responsibility, fostering voluntary compliance. Strengthening the perception of fairness in the tax system is also essential for building trust in tax authorities and encouraging higher compliance rates.

Despite its contributions, this study has several limitations. The reliance on questionnaires as the sole data collection method may not fully capture the complexity of tax evasion behaviour. Future research should incorporate qualitative approaches, such as in-depth interviews, to understand taxpayers' motivations and perceptions better. Additionally, the scope of this study is limited in terms of the variables examined. Future studies should consider additional independent variables, such as tax rates, perceptions of tax fairness, or economic conditions, to provide a more thorough analysis. Expanding the sample size and including a more diverse range of respondents would also enhance the generalizability of the findings. Moreover, future research should explore other moderating variables, such as tax morale, moral responsibility, or social norms, to enrich the analysis and offer deeper insights into tax evasion's psychological and behavioural dimensions. Addressing these limitations in future studies will contribute to a more nuanced understanding of tax compliance dynamics and inform the development of more effective tax policies.

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