



The Effect of Tax Knowledge, Personality, Religiosity, Service Quality, and Tax Awareness on Individual Tax Compliance

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ABSTRACT

Purpose: This research aims to examine and analyse the influence of individual and institutional factors on the tax compliance of individual taxpayers in Indonesia. Specifically, the study investigates the role of tax knowledge, personality traits, religiosity, service quality, and tax awareness in shaping compliance behaviour.

Methodology: The research employs a quantitative approach using a structured survey method. Data were collected from 324 respondents selected through purposive sampling across Indonesia. Data analysis was conducted using Structural Equation Modelling with Partial Least Squares (SEM-PLS) technique to evaluate the hypothesised relationships among the variables.

Findings: The findings indicate that tax knowledge, personality traits (particularly responsibility and discipline), the quality of fiscal services, and tax awareness have a positive and significant impact on tax compliance. However, religiosity does not demonstrate a statistically significant influence on compliance, suggesting that moral or spiritual values do not always correlate directly with fiscal responsibility in this context.

Implication: These findings provide insights for policymakers regarding the importance of enhancing tax education and the quality of institutional services as strategies to encourage voluntary compliance. More effective strategies involve simplifying information and providing professional services rather than solely relying on ethical or moral approaches.

Originality: This research integrates psychological (personality), sociological (religiosity), and institutional (service quality) factors simultaneously to provide a comprehensive overview of taxpayer behaviour in Indonesia. The study also highlights a gap between symbolic religiosity and actual behaviour in tax compliance within the local context.

Keywords: Tax Compliance; Individual Taxpayers; Tax Knowledge; Personality Traits; Service Quality.

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1. Introduction

Tax revenue is a vital component in supporting national development, serving as the primary source of funding for various public programs and services, including infrastructure, education, and health. As emphasised by Francis (2019), taxes not only constitute the main source of state revenue but also reflect a nation's fiscal independence, which cannot continue to rely solely on natural resources or foreign aid. This assertion is particularly pertinent in the context of Indonesia, where the taxation sector is projected to contribute over 80% of the state revenue target in the 2024 State Budget (APBN), amounting to Rp2,307 trillion. This trend marks a

significant increase over the past two decades, rising from Rp101.4 trillion in 2000 to Rp2,021.2 trillion in 2023.

Despite this substantial growth in tax revenue, the effectiveness of tax collection remains a pressing challenge. Indonesia's tax ratio, which reached only 10.31% in 2023, pales in comparison to that of its regional counterparts, such as Vietnam at 16.2% and Thailand at 17.2% (Ministry of Finance, 2023). This low ratio underscores the inadequacy of efforts to optimise tax potential, largely attributed to issues surrounding taxpayer compliance. Tax compliance is a multifaceted issue, closely linked not only to administrative capacity but also to individual awareness and willingness to fulfil tax obligations accurately and punctually. Naeem and Gulzar (2021) describe compliance as encompassing various dimensions, including registration, reporting, payment, and the accuracy of information, as outlined by the OECD.

Although the formal compliance rate in Indonesia appears relatively high at 86.9% in 2023, there exists a significant discrepancy between the number of registered taxpayers and those actively submitting Tax Return Forms (SPT). Out of 73.96 million registered taxpayers, only 16.68 million actually filed SPT (DJP, 2023). This gap highlights the need for a deeper understanding of the factors influencing individual tax compliance, particularly among those who work independently, such as business owners and freelancers. This demographic often falls into the low-compliance segment, contributing minimally to tax revenue. For instance, PPh Article 25/29 for individuals contributed only Rp12.35 trillion, approximately 0.68% of total tax revenue in 2023 (DJP, 2023).

To address these challenges, the Directorate General of Taxes has implemented various innovations, including the digitalisation of services through e-filing and enhanced supervision and enforcement. However, a purely repressive approach proves insufficient. A more nuanced strategy is required—one that addresses the internal factors influencing taxpayers, such as their understanding of tax regulations, personality traits that shape attitudes towards taxes, perceptions of the quality of tax administration services, and religious values that can foster integrity in fulfilling fiscal obligations.

This article aims to analyse the extent to which tax knowledge, taxpayer personality, service quality, religiosity, and tax awareness influence tax compliance. By identifying these determining factors, it is hoped that a more comprehensive strategy for improving compliance can be formulated based on psychological and sociological approaches, thereby strengthening the country's fiscal capacity sustainably.

Literature Review and Hypotheses

1.1. Tax Compliance

Tax compliance is a form of taxpayer obedience in fulfilling all tax regulations, including income reporting, payment of taxes owed, and the implementation of administrative obligations in accordance with applicable laws and regulations. This level of compliance reflects the level of commitment of the community or business actors to the implementation of tax obligations imposed by state authorities.

In general, tax compliance can be divided into two types, namely enforced tax compliance and voluntary tax compliance. Enforced compliance refers to intervention by tax authorities to improve tax compliance, while voluntary compliance refers to voluntary actions by taxpayers to comply with tax regulations without control from tax authorities (Randlane, 2016).

1.2. Tax Knowledge

Tax knowledge is a fundamental aspect that influences the level of taxpayer compliance. This knowledge includes general tax awareness, understanding of tax processes and responsibilities, and a deeper understanding of applicable tax laws and regulations (Bornman & Ramutumbu, 2019). Devos (2012) classifies tax knowledge into three main categories, namely:

(1) general tax knowledge, which includes a basic understanding of the tax system and tax obligations; (2) knowledge of tax avoidance strategies, which shows how individuals understand loopholes in the tax system that can be exploited; and (3) tax law knowledge, which relates to understanding specific tax regulations.

A number of studies show that tax knowledge has a positive correlation with tax compliance. Ardy et al. (2018 ; Syafriel (2018); Sudrajat & Ompusunggu (2015) found that

an increase in tax knowledge can increase the awareness of taxpayers towards their tax obligations, thereby encouraging higher levels of compliance. Taxpayers who understand tax regulations tend to be more compliant because they are aware of the legal consequences of non-compliance, such as administrative sanctions or criminal penalties. Based on the above information, the hypothesis proposed in this study is as follows:

H1: Tax knowledge has a positive effect on tax compliance

1.3. Personality

Personality is a psychological aspect that plays an important role in shaping individual behavior patterns, including in the context of tax compliance. Personality can be defined as a dynamic organization within an individual consisting of psychophysical systems that determine unique patterns of behavior, thoughts, and emotions (Pervin et al., 2005) . This definition highlights the interaction between biological and psychological factors in shaping individual differences in personality and how these aspects can contribute to their responses to social regulations and obligations, including tax compliance.

One of the most widely used models in personality studies is the Five-Factor Model (FFM), often referred to as the Big Five Personality Traits (Costa Jr & McCrae, 1992) . This model categorizes individual personalities into five main dimensions, each with unique implications for individual behavior in various aspects of life, including tax compliance. These dimensions are openness, conscientiousness, agreeableness, extraversion, and neuroticism.

Recent research confirms the relationship between personality and tax compliance. Jassem et al. (2022) conducted a study using the Structural Equation Modeling (SEM) model and found that conscientiousness, agreeableness, and extraversion have a positive relationship with tax compliance. This suggests that individuals with high levels of conscientiousness are more likely to understand and fulfill their tax obligations. On the other hand, neuroticism was found to have a negative relationship with tax compliance, while openness to experience did not have a significant influence. Huels (2017) showed that individuals with high extraversion tend to comply with taxes because they are more sensitive to social norms and group pressure. Based on this, the hypothesis proposed in this study is as follows:

H2: Personality positively influences tax compliance

1.4. Religiosity

Johnson et al. (2001) define religiosity as an individual's commitment to their religion and its teachings, such that their attitudes and behaviors reflect that commitment. Religiosity is not merely a matter of belief or religious affiliation, but is related to how an individual applies their religious values in their daily life, including in economic and social decision-making. In the context of tax compliance, religiosity can influence how individuals view tax obligations as a form of moral duty or as a burden that can be avoided.

Several studies indicate that religiosity can influence tax compliance, both positively and negatively. Benk et al. (2016) found that religiosity generally has a positive effect on tax compliance, both voluntary and involuntary, with intrapersonal religiosity making a significant contribution. Other studies by Mohdali et al. (2017) and Hanifah & Yudianto (2019) also support these findings, where high levels of religiosity tend to increase voluntary tax compliance because religious individuals are more compliant with social norms and laws. Hidayat et al. (2022) also found a positive and significant relationship between religiosity and the intention to comply with taxes. Based on this, the following hypothesis is proposed:

H3: Religiosity has a positive effect on tax compliance

1.5. Quality of Service

Service quality is an important factor in creating taxpayer satisfaction and trust in the tax system. Service in the context of taxation refers to how tax authorities provide convenience, accessibility, and clarity of information to taxpayers in fulfilling their obligations. Boediono (2003) defines tax service as a process of assisting taxpayers in certain ways that require sensitivity and interpersonal relationships in order to create satisfaction and success in tax administration.

Various studies have examined the impact of service quality on tax compliance. Masari & Suartana (2019) in a study on local taxes found that service quality has a positive influence on

local tax compliance. Another study by Nurhayati & Halimatusadiah (2015) conducted on individual taxpayers in Bandung showed that service quality has a significant influence on tax compliance. Similar results were found in other studies (Susuwu et al., 2020 ; Susmita & Supadmi, 2016 ; Pebrina & Hidayatulloh, 2020 ; Caroko et al., 2015) , which indicate that good tax service quality can enhance taxpayers' trust and compliance. Based on this, the hypothesis proposed is:

H4: Service quality has a positive effect on tax compliance

1.6. Tax Awareness

Tax awareness is a key factor in promoting tax compliance. Tax awareness refers to taxpayers' understanding of tax laws, regulations, provisions, policies, and tax issues related to themselves (Batool et al., 2022). Another definition from Tulenan et al. (2017) states that tax awareness is a state in which taxpayers know, understand, and comply with tax regulations correctly and voluntarily. Boualam (2018) adds that tax awareness reflects taxpayers' belief that their income will be subject to taxation.

Bernard et al. (2018)) found that tax knowledge and awareness have a positive and significant relationship with tax compliance. Another study conducted by Nurkhin, Novanty, Muhsin, & Sumiadji (2018)) shows that tax understanding, taxpayer awareness, and perceptions of tax forgiveness have a positive and significant effect on taxpayer compliance. Kamil (2015) indicates that taxpayer awareness has a positive and significant influence on individual taxpayer compliance. Based on this, the hypothesis proposed is:

H5: Tax awareness positively influences tax compliance

2. Methodology

This study employs a quantitative research methodology with a survey approach, aimed at elucidating the causal relationships between tax knowledge, personality, religiosity, service quality, tax awareness, and individual tax compliance. The primary data is collected through structured questionnaires, facilitating an empirical investigation into the formulated hypotheses (Sarstedt et al., 2019). The focus on quantitative analysis allows for a systematic examination of the relationships among the variables, employing multivariate statistical techniques to derive meaningful insights.

The population targeted in this research consists of individual taxpayers across Indonesia. Given the vast and diverse nature of this population, a non-probability sampling method is utilised, specifically purposive sampling. This approach enables the selection of participants based on specific, relevant criteria, ensuring that the sample accurately represents the population of interest. The criteria for inclusion in the study include individuals who are registered as taxpayers and who have submitted Annual Tax Returns (SPT) for two consecutive years. This criterion is crucial as it ensures that the respondents have a sufficient understanding of tax obligations and compliance behaviours.

To determine the appropriate sample size for analysis using the Structural Equation Model - Partial Least Squares (SEM-PLS) method, the study adheres to the recommendations set forth by Hair et al. (2010), which suggest a minimum sample size of five to ten times the number of indicators employed in the study. For instance, if the study comprises 10 indicators, the sample size should range from 50 to 100 respondents. This methodological rigor is essential to ensure the robustness of the findings and to facilitate generalisability across the broader population of individual taxpayers.

Data collection was executed through a questionnaire designed to encompass various indicators representing the constructs under investigation. The survey technique was selected as the primary approach for gathering data, with the questionnaires being distributed to the selected sample via Google Forms. This online distribution method not only enhances accessibility but also encourages broader participation, thereby increasing the representativeness of the sample.

The questionnaires were meticulously crafted, incorporating questions and statements that align with the constructs of interest. Respondents were required to provide their answers using a Likert-type rating scale, which ranges from 1 to 5. This scale measures the level of agreement with the provided statements, where 1 indicates strong disagreement and 5 signifies strong agreement.

Such a rating scale is advantageous as it captures nuanced attitudes and perceptions regarding tax compliance, allowing for a more detailed analysis of the data.

In total, the study aims to collect responses from a minimum of 200 individual taxpayers to ensure a robust dataset for analysis. This sample size is deemed sufficient to achieve statistical power and to support the validity of the findings. Furthermore, the use of online questionnaires facilitates the collection of data from a geographically dispersed population, thus enhancing the diversity of responses and enriching the analysis.

The data analysis will be conducted using the SEM-PLS method, which is particularly suited for exploratory research and is preferred over Covariance-Based SEM (CB-SEM) in this context for several reasons. Firstly, SEM-PLS is adept at handling complex models with multiple constructs and indicators, making it ideal for this study, which investigates the interplay between various factors influencing tax compliance. Secondly, SEM-PLS does not require a large sample size or normally distributed data, which aligns well with the characteristics of the collected data (Sarstedt et al., 2019).

In terms of construct measurement, it is imperative to clarify whether the constructs employed in this study are reflective or formative. Reflective constructs are those where the indicators are manifestations of the underlying latent variable, whereas formative constructs are defined by their indicators, which collectively shape the construct. This distinction is crucial, as it influences the interpretation of the results and the subsequent implications for tax compliance strategies.

The analysis will commence with a preliminary assessment of the data to ensure its suitability for SEM-PLS, including checks for missing values and outliers. Following this, the measurement model will be evaluated for reliability and validity, employing criteria such as Cronbach's alpha and composite reliability for internal consistency, as well as Average Variance Extracted (AVE) for convergent validity. These assessments are vital to confirm that the constructs accurately reflect the intended theoretical dimensions.

To enhance methodological transparency and replicability, the operationalization of variables and measurement indicators will be presented in a dedicated table. This table will delineate each variable, its corresponding indicators, and the specific items used in the questionnaire to measure these indicators. For instance, tax knowledge may be operationalised through items assessing respondents' understanding of tax regulations and obligations, while personality may be measured through established scales such as the Big Five personality traits (Costa & McCrae, 1992).

The operationalisation process is critical as it provides clarity on how abstract concepts are translated into measurable indicators. Each variable will be carefully defined to ensure that the indicators accurately capture the essence of the constructs. For example, tax awareness could include items related to the respondents' understanding of the importance of tax compliance and the consequences of non-compliance. This level of detail not only supports the validity of the research but also allows for future researchers to replicate the study with a clear understanding of the measurement framework.

The choice of SEM-PLS as the analytical technique is further justified by its ability to model complex relationships and its flexibility in accommodating both reflective and formative constructs. Unlike CB-SEM, which is often constrained by stringent assumptions regarding data distribution and sample size, SEM-PLS provides a more robust framework for exploratory research. This is particularly pertinent given the multifaceted nature of tax compliance, where various factors interact in complex ways.

Furthermore, SEM-PLS allows for the assessment of both the measurement model and the structural model simultaneously, enabling a comprehensive evaluation of the relationships among the constructs. This holistic approach is essential for understanding the dynamics of individual tax compliance, as it facilitates the identification of direct and indirect effects among the variables under investigation.

In conclusion, the methodological framework outlined in this study is designed to provide a rigorous examination of the factors influencing individual tax compliance. By employing a quantitative survey approach, utilising purposive sampling, and analysing the data through SEM-PLS, the research aims to contribute valuable insights into the determinants of tax compliance behaviour among individual taxpayers in Indonesia.

3. Results and Discussion

In this study, tax knowledge was found to have a significant positive influence on individual tax compliance, with a path coefficient of 0.168 and a p-value of 0.010, indicating a robust relationship. This aligns with previous research, such as Ardy et al. (2018) and Sudrajat & Ompusunggu (2015), which emphasised that a comprehensive understanding of tax regulations and obligations is crucial for fostering compliance. The findings suggest that as individuals increase their tax knowledge, they are more likely to fulfil their tax obligations. This is further supported by a meta-analysis conducted by Batool et al. (2022), which revealed that tax knowledge significantly enhances voluntary tax compliance in various contexts.

The sample for this study consisted of 324 valid respondents, with a majority being young adults under 30 years old. This demographic is often perceived as less knowledgeable about tax matters, yet the positive correlation between tax knowledge and compliance suggests that educational initiatives targeting this age group could yield substantial benefits. For instance, tax education programmes in schools and universities could be instrumental in instilling a sense of responsibility towards tax compliance from an early age.

Moreover, the role of tax knowledge extends beyond mere awareness; it encompasses understanding the implications of non-compliance, which can lead to penalties and legal repercussions. As highlighted by Devos (2012), individuals who are well-informed about the consequences of tax evasion are more likely to comply with tax regulations. Therefore, enhancing tax literacy should be a priority for tax authorities aiming to improve compliance rates.

In terms of practical implications, tax authorities could implement workshops and seminars aimed at increasing tax knowledge among citizens. The success of such initiatives could be measured through follow-up surveys assessing changes in compliance behaviour. For example, the implementation of community-based tax education programmes has shown promising results in increasing compliance rates in various jurisdictions (Naeem & Gulzar, 2021).

With 27 indicators used in this study, the minimum sample size required was 135. A total of 364 respondents participated, and after applying the inclusion criteria, 324 valid respondents were obtained through purposive sampling conducted between July and September 2024. The respondents included a balanced gender representation (52.8% female, 47.2% male). The majority were under 30 years old (52.8%), resided in the Jabodetabek area (71.8%), worked as civil servants (52.1%), held a bachelor's degree (46.5%), and had a monthly income of IDR 5-10 million (59.2%). The data was analyzed using Structural Equation Modeling (SEM) with the assistance of Smart-PLS software.

The structural equation model based on the analysis results can be formulated as follows.
 $Y1 = 0.168 X1 + 0.376 X2 + 0.022 X3 + 0.127 X4 + 0.185 X5 + e_i$; $R^2 = 0.434$.

Explanation:

- Y1 : Tax compliance
- X : Tax knowledge
- X2 : Personality
- X3 : Religiosity
- X4 : Quality of Tax Services
- X5 : Tax Awareness

The R-square value (R^2) of 0.434 indicates that the independent variables—tax knowledge, personality, tax service quality, religiosity, and tax awareness—explain 43.4% of the variation in tax compliance, while the remaining variation is explained by other variables outside the model.

The evaluation of coefficients or parameters describing the relationship between one latent variable and another is shown in the table below. A relationship is considered significant if the P-value is less than 0.05, while a relationship is considered insignificant if the P-value is greater than 0.05. Based on the results of calculations using SmartPLS software, the following findings were obtained.

Table 1. Table Characteristic Respondeen

Effect	Path coefficie nt	T statistics	P-value	Descriptio n
Tax knowledge → Tax compliance	0.16	2.569	0.010	Significant
→ 's personality and tax compliance	0.376	7.572	0.000	Significant
→ 's religiosity and tax compliance	0.022	0.429	0.668	Not significant
→ 's tax compliance	0.127	2.705	0.007	Significant
→ 's Tax Awareness and Compliance	0.185	2.646	0.008	Significant

Source: Primary data processed (2025)

The study's results indicate that personality traits significantly impact tax compliance, with a path coefficient of 0.376 and a p-value of 0.000. This finding underscores the importance of individual characteristics, particularly conscientiousness, in influencing tax behaviour. Research by Huels (2017) and Jassem et al. (2022) supports the notion that individuals with traits such as responsibility and discipline are more likely to comply with tax obligations. This suggests that personality assessments could be valuable tools for predicting compliance behaviour among taxpayers.

The implications of personality traits extend to the design of taxpayer services and communication strategies. For example, individuals with high levels of conscientiousness may respond better to structured reminders and clear guidelines regarding tax obligations. In contrast, those with lower conscientiousness may benefit from more engaging and interactive methods of communication, such as gamified tax education platforms.

Furthermore, understanding the personality profiles of taxpayers can aid in the development of targeted interventions. For instance, tailored messaging that resonates with specific personality traits could enhance compliance rates. This approach aligns with the findings of Olsen et al. (2019), which suggest that personality dimensions are significant predictors of compliance behaviour.

In practical terms, tax authorities might consider incorporating personality assessments into their outreach programmes. By identifying personality traits among taxpayers, authorities could customise their engagement strategies to foster a more compliant taxpayer base. For example, workshops that build on the strengths of conscientious individuals could be particularly effective, as these individuals often seek to fulfil their obligations diligently.

The relationship between religiosity and tax compliance in this study yielded a path coefficient of 0.022, with a p-value of 0.668, indicating a statistically insignificant effect. This finding is intriguing, particularly in the context of Indonesia, where religiosity is often considered a strong predictor of moral behaviour. Previous studies, such as those by Benk et al. (2016) and Mohdali et al. (2017), have suggested a positive correlation between religiosity and tax compliance. However, the current study's results highlight a potential discrepancy, suggesting that the internalisation of religious values may not always translate into compliant behaviour.

One possible explanation for this insignificance could be the symbolic nature of religiosity in Indonesia, where individuals may identify as religious without necessarily applying these values in their tax obligations. Research by Carsamer & Abbam (2020) supports this notion, indicating that while individuals may profess strong religious beliefs, these beliefs do not consistently influence their compliance behaviours.

This finding has significant implications for policymakers and tax authorities. It suggests that efforts to enhance tax compliance should not solely rely on appeals to religious values but should instead focus on practical measures that address the underlying reasons for non-compliance. For example, enhancing the quality of tax services and increasing public awareness about the importance of tax compliance for national development may prove to be more effective strategies.

Furthermore, integrating religious leaders into tax education initiatives could help bridge the gap between religiosity and compliance. By leveraging the influence of religious figures, tax authorities could promote a culture of compliance that aligns with both religious and civic responsibilities. This approach aligns with the findings of Hidayat et al. (2022), which indicate that community engagement through religious channels can enhance compliance rates.

The study found that tax service quality significantly influences tax compliance, with a path coefficient of 0.127 and a p-value of 0.007. This result reinforces the notion that the quality of

services provided by tax authorities plays a critical role in shaping taxpayer behaviour. Research by Susmita & Supadmi (2016) and Pebrina & Hidayatulloh (2020) supports this finding, indicating that high-quality tax services foster trust and encourage compliance among taxpayers.

Quality tax services encompass several dimensions, including responsiveness, reliability, and accessibility. When taxpayers perceive that they are receiving prompt and accurate assistance, their likelihood of compliance increases. This is particularly relevant in the context of the digital transformation of tax services, where the availability of online platforms can enhance the overall service experience.

Moreover, the perception of fairness in tax services also plays a significant role in compliance behaviour. As highlighted by the findings of Susuawu et al. (2020), taxpayers are more likely to comply when they believe that the tax system is equitable and that they are treated fairly by tax authorities. This suggests that ongoing training and development for tax officials are essential to ensure that they provide high-quality services that meet taxpayer expectations.

To enhance tax compliance, tax authorities should prioritise the continuous improvement of service quality. This could involve regular feedback mechanisms to assess taxpayer satisfaction and identify areas for improvement. For instance, implementing surveys to gauge taxpayer perceptions of service quality could provide valuable insights for enhancing compliance strategies.

The results indicate a significant positive influence of tax awareness on tax compliance, with a path coefficient of 0.185 and a p-value of 0.008. This finding underscores the importance of tax awareness in encouraging individuals to fulfil their tax obligations. Previous studies, such as those by Bernard et al. (2018) and Kamil (2025), have similarly highlighted the critical role of awareness in shaping compliance behaviour.

Tax awareness encompasses not only knowledge of tax regulations but also an understanding of the broader implications of taxation for national development. Individuals who recognise the importance of taxes in funding public services and infrastructure are more likely to comply with their obligations. This suggests that tax education initiatives should emphasise the societal benefits of taxation, thereby fostering a sense of civic duty among taxpayers.

Furthermore, the findings suggest that enhancing tax awareness can be achieved through various channels, including community outreach programmes, social media campaigns, and collaboration with educational institutions. For example, integrating tax education into school curricula could instil a sense of responsibility towards tax compliance from an early age.

In practical terms, tax authorities should implement targeted awareness campaigns that highlight the importance of tax compliance for societal wellbeing. By leveraging multiple communication channels, tax authorities can effectively reach diverse segments of the population and enhance overall compliance rates. Engaging community leaders and influencers in these campaigns could further amplify their impact and encourage a culture of compliance.

4. Conclusion

In addressing the research problem regarding the factors influencing individual tax compliance, it is evident that tax knowledge, personality traits, and taxpayer awareness significantly contribute to compliance levels. Taxpayers who possess a robust understanding of tax regulations are more likely to fulfil their obligations. For instance, research by Ardy et al. (2018) indicates that tax knowledge directly correlates with compliance rates among Indonesian taxpayers, suggesting that educational initiatives aimed at improving tax literacy could enhance overall compliance. Furthermore, individuals with a responsible personality—characterised by traits such as conscientiousness—tend to exhibit higher compliance levels (Jassem et al., 2022). This finding highlights the importance of personality assessments in understanding taxpayer behaviour and tailoring educational programmes accordingly.

Service quality from tax authorities also plays a pivotal role in enhancing tax compliance. A study by Kamil (2015) demonstrates that when taxpayers perceive the services provided by tax officials as fair and efficient, their intention to comply increases. This is supported by the findings of Masari and Suartana (2019), who assert that effective communication and support from tax authorities can foster a positive relationship between taxpayers and the tax system. For example, the implementation of user-friendly online platforms for tax filing has been shown to reduce

compliance costs and improve taxpayer satisfaction, thereby encouraging timely tax submissions (Pebrina & Hidayatulloh, 2020).

Conversely, the relationship between religiosity and tax compliance is complex and does not always yield a direct correlation. While religious teachings often promote social responsibility, studies such as that by Khalil and Sidani (2020) suggest that high levels of religiosity do not necessarily lead to increased tax compliance. This discrepancy may arise from a variety of factors, including cultural attitudes towards taxation and the perceived fairness of the tax system. Therefore, it is crucial to recognise that relying solely on moral or religious appeals may not be sufficient to enhance compliance. Instead, strategies that combine educational outreach with effective service delivery are likely to yield better results.

Despite the positive indicators of tax knowledge, personality, and service quality, this study acknowledges certain limitations. The research primarily focuses on specific demographic groups and geographical regions, which may not fully represent the diverse contexts in which tax compliance occurs. Future research should aim to explore these factors across a broader spectrum of populations and settings, incorporating variables such as socio-economic status and cultural differences. Additionally, longitudinal studies could provide deeper insights into how changes in tax policies or economic conditions affect compliance behaviours over time.

In conclusion, to improve individual tax compliance, it is imperative to adopt a multifaceted approach that encompasses education, enhanced service quality, and an understanding of taxpayer psychology. Policymakers should prioritise the development of comprehensive educational programmes that simplify tax knowledge and promote responsible behaviour while ensuring that tax authorities deliver high-quality services. Future studies should continue to investigate the intricate relationships between these variables, ultimately contributing to a more compliant and equitable tax system

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