



The Effect of Money Ethics and Machiavellianism on Tax Compliance With the Moderating Role of Religiosity

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ARTICLE INFO	ABSTRACT
<p>Kata kunci:</p> <p><i>Machiavellianism;</i></p> <p><i>Money ethic;</i></p> <p><i>Religiusitas;</i></p> <p><i>Tax compliance;</i></p>	<p><i>This study aims to analyze the influence of money ethics and machiavellianism on tax compliance, with religiosity as a moderating variable, among individual taxpayers at the Makassar Selatan Primary Tax Office. A quantitative approach was employed using primary data collected through questionnaires and analyzed with multiple linear regression and Moderating Regression Analysis (MRA). The results indicate that money ethics and machiavellianism have a negative effect on tax compliance, while religiosity does not moderate the relationship. The novelty of this study lies in integrating psychological aspects of money ethics and machiavellianism, which have rarely been examined together, thereby offering a new perspective on understanding individual tax compliance behavior in Indonesia.</i></p>

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1. INTRODUCTION

Developing countries such as Indonesia require substantial financial resources to meet national needs and promote economic growth. Therefore, the government prepares the State Budget annually as a record of national revenues and expenditures (Pratama & Mulyani, 2019). Taxes serve as the primary source of state revenue, representing the public's contribution to financing both central and regional development programs, including health, education, and public facilities (Latifah et al., 2024). Every individual is obligated to pay taxes as a form of participation in supporting the government's efforts to improve public welfare. Taxes are collected in areas of public interest and can thus be regarded as part of the common good (Satriya et al., 2024). Moreover, taxes are mandatory contributions imposed on individuals and entities under statutory regulations. These contributions do not provide direct benefits to taxpayers but are utilized for state purposes aimed at achieving social welfare (Mintje, 2016).

According to Law No. 21 of 2021, tax is a mandatory obligation imposed on both individuals and institutions, collected without direct compensation, and utilized for state purposes to promote public welfare (Risvi & Efriyenti, 2024). Tax compliance represents adherence to taxation regulations (Nurdiani et al., 2024). It is also defined as the actions of taxpayers in fulfilling their obligations to pay and report taxes in accordance with the applicable laws and regulations (Nurshofia & Prasetya, 2024). Such compliance plays a crucial role, as optimal tax revenue serves as the foundation for providing public services and maintaining national stability (Ariesta & Febriani, 2024).

The Directorate General of Taxes (DGT) optimizes tax revenue through the Self-Assessment System, in which taxpayers bear full responsibility for fulfilling their tax obligations (Utami & Andriani, 2024). Although this system can be perceived as a burden, adequate tax knowledge fosters motivation and compliance (Nurlaela, 2018). Along with technological advancements, the

DGT has improved its services through E-filing, which facilitates the tax reporting process (Setianingrum et al., 2024). This system also enables taxpayers to easily submit tax returns (Fadhilatunisa, 2021) and supports the digital transformation of the taxation system (Setianingrum et al., 2024).

However, the tax system cannot function optimally without public awareness. Low levels of compliance may lead to tax avoidance, evasion, and negligence, all of which harm the state (Alfaruqi et al., 2019). Noncompliance is often influenced by taxpayers' limited understanding of their role in national development (Graha et al., 2024). Therefore, individual awareness and obedience are crucial factors in maintaining fiscal sustainability and national economic stability (Mahendra & Umaimah, 2024).

One of the factors contributing to low tax compliance is money ethics, which refers to a belief system reflecting an individual's attitudes and behaviors toward money (Hakki et al., 2023). Individuals with a high level of money ethics often experience financial dissatisfaction, which may lead to unethical behavior, including tax avoidance (Purwomiranti & Wijaya, 2023). Those who place excessive importance on money are also more likely to engage in tax fraud (Nuraprianti et al., 2019). Moreover, money ethics can affect state revenue, as individuals who are overly attached to money tend to be more easily involved in unethical practices (Rosianti & Mangoting, 2014). People who are strongly motivated by money may even perceive tax fraud as an acceptable act (P. A. S. Pratama et al., 2020). This phenomenon can be observed in various cases, such as the Covid-19 social assistance corruption scandal involving former Minister of Social Affairs Juliari (Sahara, 2021) and instances of vote-buying practices during elections in Indonesia (Eka, 2024).

Another factor influencing tax compliance is machiavellianism, a personality trait characterized by selfishness and aggressiveness in pursuing personal interests (Budiarto & Nurmalisa, 2018, as cited in Andayani & Nithi, 2024). (Lestari et al., 2022) found that individuals with high machiavellian traits tend to be aggressive, manipulative, and willing to deceive others for personal gain. This aligns with (Tulalessy & Loupatty, 2023) study, which revealed that machiavellianism individuals are more likely to commit tax fraud driven by manipulative tendencies. Machiavellianism itself is defined as a personality characterized by deceit and manipulation for self-interest (Muna, 2021). Individuals with this trait often disregard social norms and ethical standards, showing greater tolerance toward tax evasion as they perceive it as acceptable for achieving financial goals (Berlianti et al., 2023).

In addition, the level of religiosity also plays a role in influencing tax compliance, as religious beliefs can serve as a moral and ethical foundation in daily life (Auliana & Muttaqin, 2023). The degree of religiosity varies among individuals depending on their obedience in practicing religious teachings and the extent to which such knowledge is applied in real life (Efendi & Fauzihardan, 2023). The deeper a person's understanding and faith in their religion, the greater the influence on their attitudes and behaviors in everyday activities (Saputri & Keristin, 2021). Religious individuals tend to avoid tax-related practices that contradict religious values, such as deceit and fraud (Syamsiah et al., 2024).

Religiosity, as a reflection of one's understanding and experience of religious teachings, can influence individual behavior and restrain people from engaging in immoral acts (Amna et al., 2024). The level of religiosity varies among individuals, depending on their beliefs, understanding, and spiritual experiences (Akbar & Indrayeni, 2024). The purpose of religiosity is to establish a connection between humans, God, others, and the surrounding environment (Nurachmi & Hidayatulloh, 2019). Individuals with a strong sense of religiosity are generally able to evaluate their actions based on prevailing moral norms, thereby avoiding negative tendencies such as money ethics and Machiavellianism.

Several previous studies have examined the relationship between religiosity and tax compliance. However, most have primarily focused on economic and policy aspects. Unlike prior research, this study emphasizes the combination of psychological factors (money ethics and Machiavellianism) and spiritual factors (religiosity) in the context of tax compliance behavior. This approach has rarely been applied in Makassar, particularly among individual taxpayers,

thereby offering a new contribution to understanding the internal factors that influence tax compliance.

2. RESEARCH METHOD

a. Type and Approach of Research

This study employs a quantitative approach, systematically designed to analyze the relationships among variables through numerical measurement and statistical analysis (Sahir, 2021). The approach is causal-comparative in nature, as it aims to examine cause-and-effect relationships between independent and dependent variables (Radjab & Jam'an, 2017).

b. Population and Sample

The population in this study consists of individual taxpayers, while the sample was selected using a purposive sampling method, which is considered capable of representing the population (Abdullah, 2015). The respondent criteria include individual taxpayers who possess a Taxpayer Identification Number, are registered at the Makassar Selatan Primary Tax Office, and adhere to the Islamic faith.

c. Type and Source of Data

The data used in this study consist of subject data obtained from respondents' answers through a questionnaire, in which respondents directly provide information that influences the research outcomes (Radjab & Jam'an, 2017). The source of data is primary data, which refers to information collected directly from respondents as the main source to support the objectives of this study.

d. Data Collection Method

The data collection method was carried out using questionnaires distributed to individual taxpayers, both directly and through Google Forms. The research instrument was developed based on indicators derived from relevant theories and previous studies related to this research. Each statement item employed a Likert scale to measure respondents' perceptions of each statement in the questionnaire. This scale allows the assessment of attitudes based on the respondents' level of agreement with indicators representing the studied variables (Abdullah, 2015). Each statement provided five response options: Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly Agree (5) (Pranatawijaya et al., 2019).

e. Teknik Analisis Data Analysis Technique

Data were analyzed using SPSS version 27. The analysis procedures included descriptive statistical analysis, data quality testing (validity and reliability), classical assumption testing, hypothesis testing, and Moderated Regression Analysis (MRA) to examine the role of religiosity as a moderating variable.

3. RESULTS AND DISCUSSION

In this study, data were collected through questionnaires distributed both in printed form and via Google Form. A total of 55 questionnaires were distributed to individual taxpayers who were approached and agreed to participate as respondents.

• RESULTS

1. Descriptive Statistics

Tabel 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Compliance	55	15	28	21.82	3.074
Money Ethics	55	12	36	30.25	5.232

Machiavellianism	55	9	18	12.44	2.347
Religiosity	55	13	23	18.18	2.443
Valid N (listwise)	55				

Source: Processed Data (SPSS 27, 2025)

The mean values of respondents' answers ranged from 12.44 to 30.25. The component related to money ethics recorded the highest mean value of 30.25, with a maximum score of 36, a minimum of 12, and a standard deviation of 5.232. Meanwhile, tax compliance had a mean of 21.82, with the highest score being 28 and the lowest 15, and a standard deviation of 3.074. For religiosity, the mean value was 18.18, with a maximum score of 23, a minimum of 13, and a standard deviation of 2.443. Lastly, machiavellianism obtained the lowest mean value of 12.44, with a maximum of 18, a minimum of 9, and a standard deviation of 2.347.

2. Data Quality Test

a. Validity Test

Table 2. Validity Test Results

Variabel	Item	r-count	r-table	Description
Tax Compliance	Y.1	0,587	0,2241	Valid
	Y.2	0,474		
	Y.3	0,510		
	Y.4	0,536		
	Y.5	0,601		
	Y.6	0,664		
Money Ethics	X1.1	0,635	0,2241	Valid
	X1.2	0,559		
	X1.3	0,717		
	X1.4	0,735		
	X1.5	0,612		
	X1.6	0,757		
	X1.7	0,687		
	X1.8	0,804		
Machiavellianism	X2.1	0,695	0,2241	Valid
	X2.2	0,571		
	X2.3	0,495		
	X2.4	0,595		
	X2.5	0,521		
Religiosity	M.1	0,420	0,2241	Valid
	M.2	0,656		
	M.3	0,786		
	M.4	0,617		
	M.5	0,700		

Source: Processed Data (SPSS 27, 2025)

As shown in Table 2, all statement items exhibit positive correlation coefficients that exceed the critical value of r-table ($r\text{-count} > r\text{-table}$). Therefore, all questionnaire items are considered valid, indicating that they appropriately measure the intended constructs and can be used for subsequent data analysis.

b. Reliability Test

Table 3. Reliability Test Results

No	Variabel	Cronbach' Alpha	Description
1	Tax Compliance	0,727	Reliabel
2	Money Ethics	0,834	Reliabel
3	Machiavellianism	0,721	Reliabel
4	Religiosity	0,754	Reliabel

Source: Processed Data (SPSS 27, 2025)

As shown in Table 3, the Cronbach's Alpha values for all variables exceed 0.60, indicating that the questionnaire instrument demonstrates satisfactory reliability. This means the items used to measure tax compliance, money ethics, machiavellianism, and religiosity are consistent and dependable for further statistical analysis.

3. Classical Assumption Test

a. Normality Test

The normality of the data was tested using a non-parametric statistical method, namely the Kolmogorov–Smirnov (K–S) test. A regression model is considered to have normally distributed data if the Kolmogorov–Smirnov significance value is greater than 0.05. The results of the Kolmogorov–Smirnov test are presented in the following table:

Table 4. Normality Test - One Sample Kolmogorov-Smirnov
One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual
N		55
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.94801072
Most Extreme Differences	Absolute	.106
	Positive	.053
	Negative	-.106
Test Statistic		.106
Asymp. Sig. (2-tailed)		.188 ^c

Source: Processed Data (SPSS 27, 2025)

The results of the normality test show that the Kolmogorov–Smirnov significance value (Asymp. Sig. 2-tailed) is 0.188, which is greater than 0.05 ($0.188 > 0.05$). This indicates that the data are normally distributed. In addition to the Kolmogorov–Smirnov test, the normal probability plot also serves as a complementary method to visually assess data normality.

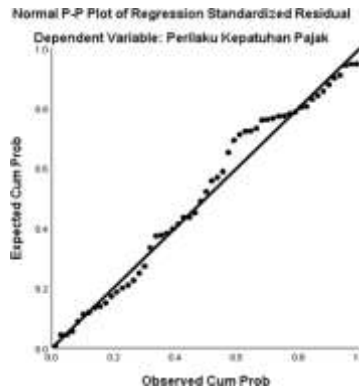


Figure 1 Processed Data (SPSS 27, 2025)

In addition to the Kolmogorov–Smirnov test, the Normal P–P Plot of Regression Standardized Residuals was used to visually assess the normality of the data. As shown in Figure 1, the data points are distributed closely along the diagonal line, indicating that the residuals are normally distributed. This visual confirmation supports the result of the Kolmogorov–Smirnov test, which also showed that the data met the assumption of normality.

b. Multicollinearity Test

Table 5. Multicollinearity Test Results

Coefficients ^a		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Money Ethics	.950	1.052
	Machiavellianism	.872	1.147
	Religiosity	.909	1.100

Source: Processed Data (SPSS 27, 2025)

Based on the results presented in Table 5, the tolerance values for money ethics (0.950), machiavellianism (0.872), and religiosity (0.909) are all greater than 0.10, while the Variance Inflation Factor (VIF) values for money ethics (1.052), machiavellianism (1.147), and religiosity (1.100) are all below 10. These results indicate that there is no multicollinearity among the independent variables in the regression model.

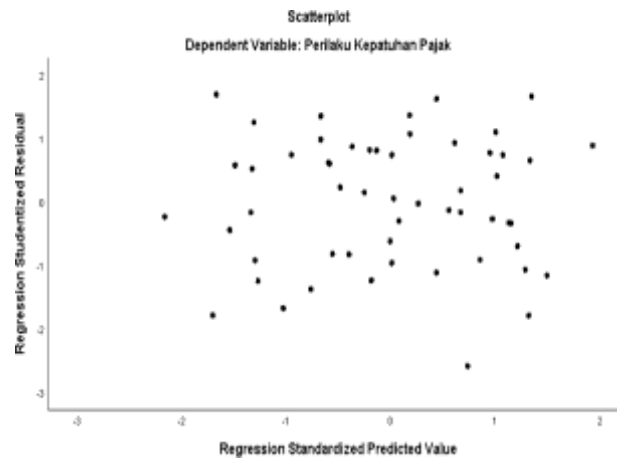
c. Heteroskedasticity Test

Table 6. Heteroskedasticity Test – Glejser Test Results

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	2.486	2.487		1.000	.322
Money Ethics	-.030	.042	-.100	-.698	.488
Machiavellianism	.041	.099	.062	.416	.679
Religiosity	.018	.093	.029	.199	.843

Source: Processed Data (SPSS 27, 2025)

As shown in Table 6, the significance values for Money Ethics (0.488), machiavellianism (0.679), and Religiosity (0.843) are all greater than 0.05. This indicates that there is no heteroskedasticity in the data used for this study.



Source: Processed Data (SPSS 27, 2025)

Figure 1. Heteroskedasticity Test Results – Scatterplot

As shown in Figure 2, the scatterplot between SRESID and ZPRED displays data points that are randomly distributed both above and below the zero line. This random pattern indicates the absence of heteroskedasticity in the regression model. Therefore, the model used in this study meets the assumption of homoscedasticity and is considered appropriate for predicting tax compliance based on money ethics, machiavellianism, and religiosity.

4. Hypothesis Testing

a. Multiple Linear Regression Analysis

Multiple linear regression analysis was used to evaluate the first hypothesis (H1) and the second hypothesis (H2), which examine the influence of money ethics and machiavellianism on tax compliance. The results of the analysis are presented below.

Table 7. Coefficient of Determination (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.765 ^a	.585	.569	2.01747

Source: Processed Data (SPSS 27, 2025)

Based on Table 7, the Adjusted R Square value of 0.569 indicates that approximately 56.9% of tax compliance behavior can be explained by money ethics and machiavellianism, while the remaining 43.1% is influenced by other factors not included in this study.

Table 8. Simultaneous Test (F-Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	298.533	2	149.267	36.673	.000 ^b
	Residual	211.649	52	4.070		
	Total	510.182	54			

Source: Processed Data (SPSS 27, 2025)

Based on Table 8, the regression test results show that the calculated F-value (36.673) is greater than the critical F-table value (3.172, with K = 2 and df = 53), and the significance level (0.000) is less than 0.05. This indicates that money ethics and machiavellian traits simultaneously have a significant influence on tax compliance.

Table 9. Partial Test (t-Test)

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	34.394	1.637		21.017	.000
	X1	-.117	.051	-.221	-2.285	.026
	X2	-.726	.108	-.652	-6.743	.000

Source: Processed Data (SPSS 27, 2025)

Based on Table 9, the estimated regression model can be expressed as follows:

$$Y = 34.394 - 0.117X_1 - 0.726X_2 + e$$

The interpretation of the model is as follows:

- a) Money Ethics has a negative effect on tax compliance
As shown in Table 9, the money ethics variable has a t-value of -2.285, which is greater in absolute terms than the t-table value of 1.674 (df = n - k = 55 - 2 = 53). The unstandardized coefficient is -0.117, and the significance level is 0.026, which is less than 0.05 (0.026 < 0.05). Therefore, the first hypothesis is accepted, indicating that money ethics has a negative and significant effect on tax compliance.
- b) Machiavellianism has a negative effect on tax compliance
As presented in Table 9, the machiavellianism variable has a t-value of -6.743, which exceeds the t-table value of 1.674, with an unstandardized coefficient of -0.726 and a significance level of 0.000 (< 0.05). Thus, the second hypothesis is accepted, confirming that machiavellian traits have a negative and significant effect on tax compliance.

b. Moderated Regression Analysis

The Moderated Regression Analysis (MRA) was conducted to test the third (H3) and fourth (H4) hypotheses. The purpose of this test is to determine the extent to which the moderating variable (religiosity) strengthens or weakens the influence of money ethics and machiavellianism traits on tax compliance behavior. The results are presented below:

Table 10. Coefficients^a

		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	17.185	7.019		2.448	.018
	Money Ethics	-.496	.524	-.802	-.948	.348
	Machiavellianism	-.818	1.255	-.656	-.652	.517
	Religiusitas	.689	.338	.457	2.037	.047
	X1M	-.031	.028	-1.222	-1.129	.264
	X2M	.020	.067	.325	.299	.766

Source: Processed Data (SPSS 27, 2025)

Based on the table above, the estimated regression model is as follows:

$$Y = 17,185 - 0,496X_1 - 0,818X_2 + 0,689M - 0,031X_1M + 0,020X_2M + e$$

The interpretation of the results for hypotheses H3 and H4 is as follows:

- a) Religiosity weakens the effect of money ethics on tax compliance
The MRA results show that the interaction between money ethics and religiosity (X_1M) has a significance value of 0.264 (> 0.05), indicating that H3 is rejected. This means that religiosity does not weaken the influence of money ethics on tax compliance behavior. However, the religiosity variable itself has a direct significant effect on tax compliance behavior, with a significance value of 0.047 (< 0.05). Therefore, religiosity acts as a predictor rather than a moderating variable in this relationship.
- b) Religiosity weakens the effect of machiavellianism on tax compliance
The results of the MRA indicate that the interaction between machiavellianism and religiosity (X_2M) does not significantly affect tax compliance behavior, as shown by a significance value of 0.766 (> 0.05). Hence, H4 is rejected. This finding implies that religiosity does not weaken the relationship between machiavellianism tendencies and tax compliance. Nevertheless, religiosity still has a direct and significant positive effect on tax compliance behavior (sig. 0.047 < 0.05). In other words, religiosity serves as a predictor that enhances tax compliance, but it does not function as a moderating variable in this model.

Discussion

1) Money Ethics Has a Negative Effect on Tax Compliance

The results of the study indicate that money ethics has a negative effect on tax compliance, thus supporting the first hypothesis (H1). This finding implies that the higher an individual's money ethics, the lower their level of tax compliance. It suggests that some taxpayers at the Makassar Selatan Primary Tax Office perceive money as a highly significant aspect of life, leading them to consider tax noncompliance acceptable as long as it yields personal financial benefits.

This result aligns with social cognitive theory, which explains that behavior is shaped by the reciprocal interaction between personal factors, social environment, and life experiences. An individual's values and perceptions toward money, reinforced by their surrounding environment, may shape the belief that personal interests take precedence over social responsibilities such as paying taxes. From the perspective of attribution theory, individuals also tend to justify their actions based on personal reasoning, perceiving tax payments as a burden that reduces their welfare or income, thereby rationalizing noncompliance.

The findings are consistent with previous studies by (Purwomiranti & Wijaya, 2023), (Emilia & Sandra, 2023), and (Nuraprianti et al., 2019), which demonstrated that higher money ethics levels tend to decrease tax compliance. In urban social contexts such as Makassar, environmental influences and economic pressures appear to reinforce this relationship. However, this study is limited by its sample size and geographic scope, so further research using broader populations is recommended to strengthen the generalizability of the results.

2) Machiavellianism Has a Negative Effect on Tax Compliance

The findings of this study reveal that machiavellian traits have a negative effect on tax compliance. The higher the level of machiavellianism possessed by taxpayers, the lower their level of compliance. Individuals with machiavellianism characteristics tend to prioritize personal interests, display manipulative behavior, and feel little to no guilt when violating tax

regulations. This finding illustrates how personality factors and social environments can interact to shape taxpayer behavior, as explained by social cognitive theory. In this context, noncompliant behavior emerges as a result of adaptive responses to social situations perceived as personally advantageous.

This result is consistent with studies by (Nugroho & Hidayatulloh, 2023) and (Wiharsianti & Hidayatulloh, 2023), which found that machiavellianism negatively influences tax compliance. Individuals with high machiavellianism tendencies tend to perceive tax obligations as burdens that restrict their personal interests. The present study provides a broader understanding of the factors influencing tax compliance, particularly from psychological and personality perspectives. It suggests that taxpayer behavior is not only determined by economic and policy factors but also by how individuals perceive their moral responsibility toward the state and their underlying personal values.

3) Religiosity Does Not Weaken the Effect of Money Ethics on Tax Compliance

The results of this study indicate that religiosity does not moderate the relationship between money ethics and tax compliance, thus the third hypothesis (H3) is rejected. Although religiosity has a direct influence on tax compliance, a high level of religiosity is not strong enough to diminish the negative impact of individuals who prioritize money. In other words, religious values alone may not sufficiently encourage compliant tax behavior if one's perspective on money remains the main priority.

This finding is consistent with previous studies by (Ermawati et al., 2022), (Primastiwi & C, 2021), and (patty & Tehuyao, 2024), which found that religiosity directly affects tax compliance. Similarly, the study by (Hidayatulloh & Shofiyah, 2023) reported that religiosity does not moderate the effect of money ethics on tax compliance. This suggests that individuals who are overly focused on financial gain may still exhibit noncompliant behavior even when they possess a high level of religiosity. Therefore, tax compliance behavior is not solely determined by religiosity but also by how individuals balance their spiritual values with their perceptions of money.

4) Religiosity Does Not Weaken the Effect of Machiavellianism on Tax Compliance

The analysis results indicate that religiosity does not moderate the effect of machiavellian traits on tax compliance, thus the fourth hypothesis (H4) is rejected. Religiosity functions only as a predictor with a direct influence on compliance but does not interact significantly with machiavellianism. This means that even when taxpayers possess a high level of religiosity, it is not sufficient to mitigate the negative influence of machiavellianism tendencies on tax noncompliance.

Nevertheless, religiosity still exerts a direct positive influence on tax compliance. As noted by (Ummah, 2017) and (Mawarista & Aulia, 2020), individuals with higher levels of religiosity tend to fulfill their tax obligations more accurately and conscientiously. However, when religiosity interacts with machiavellian traits, its moderating effect becomes insignificant. This finding aligns with (Nugroho & Hidayatulloh, 2023), who argued that religiosity is better positioned as an independent variable that directly affects tax compliance. In other words, moral values and religious beliefs may not be sufficient to restrain self-serving and manipulative tendencies in the context of taxation.

4. CONCLUSIONS AND RECOMMENDATIONS

Based on the results of this study, several conclusions can be drawn as follows: (1) Money Ethics has a negative effect on tax compliance. This indicates that individuals with a high level of money ethics tend to exhibit lower tax compliance. This phenomenon arises from the perception that money holds significant value, which can lead taxpayers to consider

noncompliant behavior as acceptable or ethically justifiable, (2) Machiavellianism has a negative effect on tax compliance. Taxpayers with machiavellian traits tend to prioritize personal interests in decision-making, including matters related to tax compliance. Their manipulative tendencies and reduced sense of guilt may encourage them to neglect their tax obligations, (3) Religiosity does not weaken the influence of money ethics and machiavellianism on tax compliance. A high level of religiosity among taxpayers is not sufficient to mitigate the negative impact of money ethics on tax compliance. This suggests that even highly religious taxpayers may fail to comply with tax obligations if their perception of money conflicts with ethical norms., and Religiosity does not moderate the effect of machiavellianism on tax compliance. Despite a high level of religiosity, taxpayers machiavellian traits are not sufficiently countered, indicating that religiosity alone may not suppress manipulative or self-serving tendencies that lead to tax noncompliance.

For future research, it is recommended to develop a hybrid model that integrates psychological factors, religiosity, and socio-economic context. Employing research methods such as field experiments or longitudinal studies can help evaluate the effectiveness of interventions based on ethics and religiosity. Additionally, exploring other variables such as financial literacy, social pressure, or tax regulations may broaden the understanding of determinants of tax compliance.

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