

**Influence of Knowledge, Trust, and Religiosity on Individual Tax Compliance with Zakat Payment as a Moderating Variable in KPP Pratama Cimahi**

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**Abstract**— This study aims to examine and analyze whether Knowledge, Trust, and Religiosity influence Individual Tax Compliance with Zakat Payment as a Moderating Variable. A case study was conducted on Individual Taxpayers registered at the KPP Pratama Cimahi Tax Office. A total of 400 respondents were sampled. This study uses validity and reliability tests, as well as statistical tests with a multiple regression analysis approach and Moderate Regression Analysis (MRA). The research results show that (1) Knowledge is in the very good category with a score percentage of 91%. (2) Trust is in the very good category with a score percentage of 89%. (3) Religiosity is in the very good category with a score percentage of 91%. (4) Knowledge has a positive and significant effect on individual tax compliance; Trust has a positive and significant effect on individual tax compliance; Religiosity has a positive and significant effect on individual tax compliance; Knowledge, Trust, and Religiosity simultaneously have a positive and significant effect on individual tax compliance. (5) Knowledge, Trust, and Religiosity with Zakat Payment as a Moderating Variable simultaneously have a significant effect on individual tax compliance.

**Keywords**— Knowledge, Trust, Religiosity, Zakat Payment, Tax Compliance, Individual Taxpayers.

## **I. INTRODUCTION**

The tax ratio has increased quite significantly from 2017 to 2021 ([www.bps.go.id](http://www.bps.go.id)), but this increase cannot be considered optimal because the ideal ratio according to international standards is 15% and above ([kemenkeu.go.id](http://kemenkeu.go.id)). The research results of

Yulianti Ari, et al. (2019) show that tax knowledge directly has a positive and significant effect on taxpayer compliance with PP 46 of 2013 registered at KPP Pratama Subang. The research results of Sipahutar Kristina Sepma and Siringoringo Whereson (2019) show that trust in taxation has a significant positive effect on taxpayers' willingness to implement tax amnesty. The research results of Ernawati Nanik and Afifi Zaenal (2018) show that religiosity influences taxpayer compliance and also affects taxpayer awareness.

Table 1. Realization of State Income

| Year | Tax Revenue | Non-Tax Revenue | Grant  | Total Receipts | <i>Tax Ratio (%)</i> |
|------|-------------|-----------------|--------|----------------|----------------------|
| 2016 | 1.284.970   | 261.976         | 8.987  | 1.555.933      | 10,8                 |
| 2017 | 1.343.529   | 311.216         | 11.628 | 1.666.373      | 10,7                 |
| 2018 | 1.518.789   | 409.320         | 15.564 | 1.943.673      | 11,6                 |
| 2019 | 1.643.083   | 386.333         | 1.340  | 2.030.756      | 12,2                 |

Source : Badan Pusat Statistik ([www.bps.go.id](http://www.bps.go.id))

The National Zakat Amil Agency notes that zakat receipts increase every year ([www.baznas.go.id](http://www.baznas.go.id)), but as reported on the [dara.co.id](http://dara.co.id) site, the Governor of West Java, Ridwan Kamil (2020), said that if all Muslims in Indonesia paid zakat, the amount of money collected would be IDR 200 trillion. Currently, only 10% is managed by Zakat Management Organizations throughout Indonesia. The research results of Mujaddid Abdullah and Ramadan Greska Redielano (2019) show that individual religiosity can explain the willingness to pay taxes and zakat. Additionally, consideration of religious values shows a positive influence on the willingness to pay taxes and zakat. The results of Fikri Rijalul's research (2019) show that the knowledge possessed by Muslim taxpayers within the Cilegon City Primary Tax Service Office has a positive effect on tax compliance. The research results of Patrajaya Rafik (2019) show that at the implementation level, zakat as a tax deduction can reduce tax sector income, but if studied more deeply, it can provide positive energy for national income.

Table 2. Distribution of Zakat Funds

| Tahun | Penerimaan Dana Zakat | Penyaluran Dana Zakat |
|-------|-----------------------|-----------------------|
| 2016  | 97.637.657.910        | 67.727.019.807        |
| 2017  | 138.096.290.551       | 118.071.046.770       |
| 2018  | 153.153.229.174       | 191.966.485.358       |
| 2019  | 248.342.677.327       | 225.702.309.429       |

Source : Badan Amil Zakat Nasional ([www.baznas.go.id](http://www.baznas.go.id))

In connection with the previously described issues, the objectives of this study are to (1) determine individual knowledge in paying taxes; (2) determine the confidence of individuals in paying taxes; (3) determine the religiosity of individuals in paying taxes; (4) determine the partial and simultaneous influence of knowledge, trust, and religiosity on individual taxpayer compliance in paying taxes; and (5) determine the effect of knowledge, trust, and religiosity with zakat payment as a moderating variable on individual tax compliance.

## **II. LITERATURE REVIEW**

Law Number 28 of 2007 Article 1 on General Provisions and Taxation defines tax as a mandatory contribution to the state owed by any person or entity, which is coercive in nature but still based on law, and does not receive direct compensation, and is used for the needs of the state and the welfare of its people. According to Law Number 16 of 2009, taxpayers are individuals or entities, including tax payers, tax withholders, and tax collectors who have tax rights and obligations in accordance with the provisions of tax laws and regulations. Article 2 of Law Number 36 of 2008 states that Individual Taxpayers are individuals who reside or are present in Indonesia or outside Indonesia. Based on Article 1 of Law Number 36 of 2008 (Directorate General of Taxes, 2008), income tax is a tax imposed on taxpayers on income received or obtained in a tax year. The Financial Accounting Standards Statement Number 109 on Zakat and Infak/Sedekah states that zakat is wealth that must be paid by muzakki in accordance with sharia provisions to be given to those entitled to receive it (mustahiq). According to the Financial Accounting Standards Statement Number 109 on Zakat and Infak/Sedekah, Muzakki are Muslim individuals who are obligated by sharia to pay zakat. According to Mufraini Arief (2012: 79-80), professional zakat is all income earned by someone, usually in the form of salaries, wages, honorariums, and other similar names as long as the income is not a return (yield/return) from assets, investments, or capital. According to Tafsir Ahmad (2016: 4), knowledge is everything that is known. The older a person gets, the more knowledge they have. Some knowledge is obtained incidentally, without intention, motive, curiosity, or effort. For example, a person is walking and suddenly gets hit by a pedicab, without curiosity, suddenly knowing that being hit by a pedicab hurts. Then, there is knowledge driven by the motive to know. Knowledge is obtained through effort, usually through learning. When a person is curious, they search, and as a result, they learn something. According to Yunus Muhammad (2016: 53), trust is the belief that the actions of others or a group are consistent with their beliefs. Trust is born from a slow process that gradually accumulates into a form of trust. According to Yunus Muhammad (2016: 56), religiosity means binding. Substantially, religious refers to something deeply felt that touches a person's desires, needing obedience and providing rewards, thus binding a person within a society. The research results of Yulianti Ari, et al. (2019) show that tax knowledge directly has a positive and significant effect on the compliance of taxpayers under PP 46 of 2013 registered at KPP Pratama Subang. Thus, it can be interpreted that tax knowledge is a variable that affects taxpayer compliance; the higher the tax knowledge, the higher the taxpayer compliance, and vice versa, the lower the tax knowledge, the lower the taxpayer compliance. The research results of Sipahutar Kristina Sepma and Siringoringo Whereson (2019) show that trust in taxation has a significant positive effect on taxpayers' willingness to implement tax amnesty. Thus, it can be interpreted that trust in taxation is a variable that affects taxpayer compliance; the higher the trust in taxation, the higher the taxpayer compliance, and vice versa, the lower the trust in taxation, the lower the taxpayer compliance. The research results of

Ernawati Nanik and Afifi Zaenal (2018) show that religiosity affects taxpayer compliance and taxpayer awareness. Thus, it can be interpreted that tax religiosity is a variable that affects taxpayer religiosity; the higher the tax religiosity, the higher the taxpayer religiosity, and vice versa, the lower the tax religiosity, the lower the taxpayer religiosity. The research results of Mujaddid Abdullah and Ramadan Greska Redielano (2019) show that individual religiosity can explain the willingness to pay taxes and zakat. The perception of the importance of religion for individuals negatively affects the willingness to pay taxes and zakat. Then, the intensity of prayer shows a positive effect on the willingness to pay taxes and zakat. Lastly, consideration of religious values shows a positive influence on the willingness to pay taxes and zakat. The research results of Fikri Rijalul (2019) show that the knowledge possessed by Muslim taxpayers within the Cilegon City Primary Tax Service Office positively affects tax compliance. This is shown by the original sample estimate value, which is positive at 0.170, and the t-value is greater than the t-table ( $2.132 > 1.973$ ). The research results of Patrajaya Rafik (2019) show that at the implementation level, zakat as a tax deduction can reduce tax sector income, but if studied more deeply, it can provide positive energy for national income. In Islam, it is not possible to replace zakat with taxes. What is possible is to combine them, among other things, by deducting the amount of tax by the amount of zakat that has been paid by someone. For those who are obligated to pay zakat and simultaneously become taxpayers, this method may be acceptable because, according to their belief, they have fulfilled their religious obligations along with their obligations to the state.

Law Number 7 of 1983 on Income Tax, which has been amended several times, most recently by Law Number 36 of 2008 and further regulated by Government Regulation Number 60 of 2010, states that zakat or obligatory religious donations are deducted from gross income. This provision is advantageous for Muslims, as the zakat they pay can become a factor in reducing taxable income, thus reducing the tax liability they have to pay. The condition is that zakat payments must be made through BAZNAS, BAZNAS Provincial, and BAZNAS Regency/Municipal) and registered Zakat Management Organizations (LAZ). Zakat payments on employee salaries through Zakat Collection Units (UPZ) of Ministries/Agencies and SOEs are also included in this incentive. By paying zakat and taxes correctly, we have fulfilled our religious and state obligations, thus, God willing, individually, it will increase wealth, purify assets, calm the soul, and generally improve the prosperity and blessings of the nation (Hamidiyah: 2016).

### **III. RESEARCH METHODS**

#### **Research Design**

In this study, quantitative data was used with five variables consisting of three independent variables: Knowledge, Trust, and Religiosity; one dependent variable: Individual Taxpayer Compliance; and one moderating variable: Zakat Payment. Knowledge, Trust, and Religiosity, as well as Individual Taxpayer Compliance and Zakat Payment, were obtained from questionnaires distributed to Individual Taxpayers registered at the Primary Tax Service Office in Cimahi. From 565 respondents who completed the questionnaire, 400 respondents who met the criteria were selected as the research sample. After collecting the questionnaires, validity and reliability tests were conducted. Then, classical assumption tests were carried out. Statistical analysis in this study to test the hypotheses was performed using Multiple Regression Analysis and Moderate Regression Analysis (MRA).

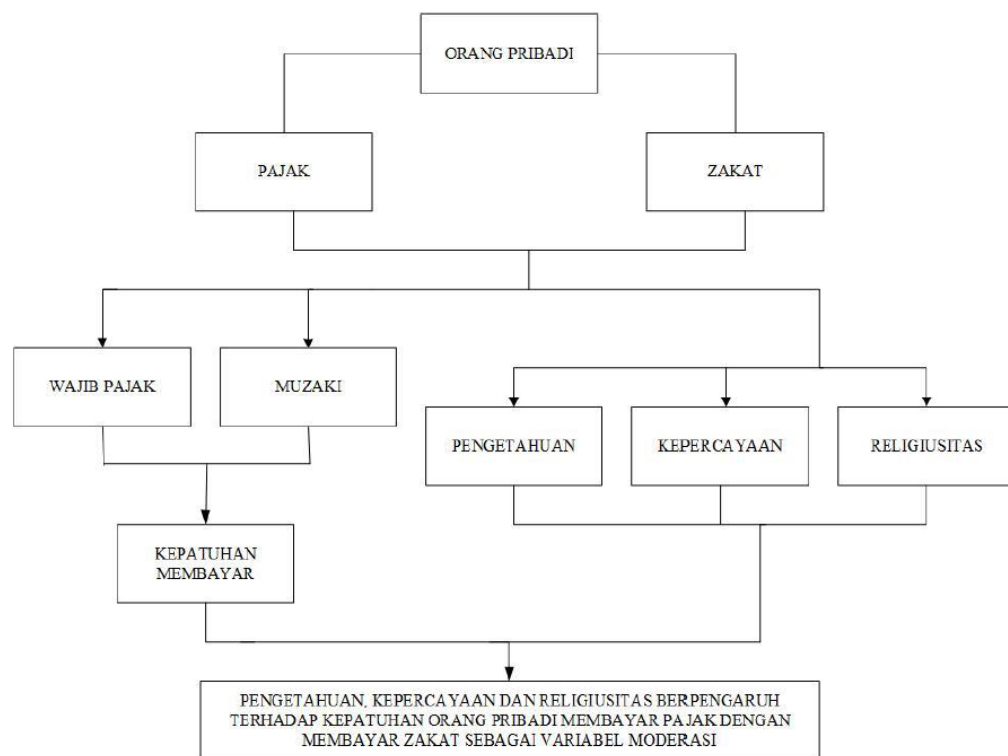


Figure 1. Research Design

### Research Hypotheses

- H1: Knowledge has a positive and significant effect on individual taxpayer compliance.  
 H2: Trust has a positive and significant effect on individual taxpayer compliance.  
 H3: Religiosity has a positive and significant effect on individual taxpayer compliance.  
 H4: Knowledge, trust, and religiosity with zakat payment as a moderating variable have a positive and significant effect on individual taxpayer compliance.  
 H5: Knowledge, trust, and religiosity with zakat payment as a moderating variable simultaneously have a positive and significant effect on individual taxpayer compliance.

### Population and Sample

The population in this study is Individual Taxpayers registered at the Primary Tax Service Office in Cimahi, consisting of 51,611 Non-Employee Individual Taxpayers and 282,462 Employee Individual Taxpayers. The total number of Individual Taxpayers is 334,073, which will be the population in this study.

The respondents used in this study are 400 Individual Taxpayers registered at the Primary Tax Service Office in Cimahi, determined based on the Slovin formula.

### Data Collection Techniques

To obtain the expected research results, supporting data information is required, which includes:

#### Field Research

This research is conducted to obtain primary data from each answer of individual taxpayers registered at the Primary Tax Service Office in Cimahi through distributed questionnaires.

#### Library Research

This research is conducted by reading and studying literature, magazines, reference books, national and international journals in libraries that are relevant to the variables studied to obtain a theoretical basis and consideration in solving the problems being researched.

### Internet Research

Due to the limitations of reference sources from existing libraries, the author also conducts searches on websites related to the research being conducted to obtain various additional data and information needed.

### Data Analysis Design

The steps in conducting the analysis in this study are as follows:

1. Obtaining data on compliance and the number of Individual Taxpayers from the Regional Office of the Directorate General of Taxes of West Java I.
2. Calculating the value of the research variables, namely knowledge, trust, and religiosity as independent variables, tax compliance as the dependent variable, and zakat payment as the moderating variable.
3. Selecting statistical tests to test the hypotheses, interpreting, and analyzing the results of the hypothesis testing.

## IV. RESULTS AND DISCUSSION

### Descriptive Statistical Analysis

Table 3. Descriptive Statistics

| Name               | N   | Min | Max | Mean  | Std. Deviation |
|--------------------|-----|-----|-----|-------|----------------|
| Knowledge (X1)     | 390 | 16  | 25  | 22,68 | 1,900          |
| Trust (X2)         | 390 | 10  | 20  | 17,88 | 1,658          |
| Religiosity (X3)   | 390 | 12  | 25  | 22,66 | 1,894          |
| Zakat Payment (Z)  | 390 | 37  | 55  | 49,49 | 4,003          |
| Tax Compliance (Y) | 390 | 40  | 100 | 89,57 | 7,775          |
| Valid N (listwise) | 390 |     |     |       |                |

Source: SPSS Data Processing Results, 2021

### Validity Test

Validity test measures the degree of accuracy (validity) of an instrument against the concept being studied. Validity tests are performed for each question item. The results are compared with the r table  $|df = n - k|$  with an error rate of 5% (0.05), where if  $r_{table} < r_{calculated}$ , the question item is considered valid.

Table 4 Validity Test of Knowledge Variables (X1)

|                  |                     | X1.1   | X1.2   | X1.3   | X1.4   | X1.5   | Pengetahuan (X1) |
|------------------|---------------------|--------|--------|--------|--------|--------|------------------|
| X1.1             | Pearson Correlation | 1      | .249** | .490** | .384** | .419** | .704**           |
|                  | Sig. (2-tailed)     |        | ,000   | ,000   | ,000   | ,000   | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390    | 390              |
| X1.2             | Pearson Correlation | .249** | 1      | .423** | .493** | .333** | .679**           |
|                  | Sig. (2-tailed)     | ,000   |        | ,000   | ,000   | ,000   | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390    | 390              |
| X1.3             | Pearson Correlation | .490** | .423** | 1      | .414** | .473** | .771**           |
|                  | Sig. (2-tailed)     | ,000   | ,000   |        | ,000   | ,000   | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390    | 390              |
| X1.4             | Pearson Correlation | .384** | .493** | .414** | 1      | .422** | .753**           |
|                  | Sig. (2-tailed)     | ,000   | ,000   | ,000   |        | ,000   | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390    | 390              |
| X1.5             | Pearson Correlation | .419** | .333** | .473** | .422** | 1      | .727**           |
|                  | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   |        | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390    | 390              |
| Pengetahuan (X1) | Pearson Correlation | .704** | .679** | .771** | .753** | .727** | 1                |
|                  | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   | ,000   |                  |
|                  | N                   | 390    | 390    | 390    | 390    | 390    | 390              |

Source: SPSS Data Processing Results, 2021

Table 5 Validity Test of Trust Variables (X2)

|                  |                     | X2.1   | X2.2   | X2.3   | X2.4   | Kepercayaan (X2) |
|------------------|---------------------|--------|--------|--------|--------|------------------|
| X2.1             | Pearson Correlation | 1      | .287** | .470** | .365** | .705**           |
|                  | Sig. (2-tailed)     |        | ,000   | ,000   | ,000   | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390              |
| X2.2             | Pearson Correlation | .287** | 1      | .480** | .539** | .771**           |
|                  | Sig. (2-tailed)     | ,000   |        | ,000   | ,000   | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390              |
| X2.3             | Pearson Correlation | .470** | .480** | 1      | .397** | .776**           |
|                  | Sig. (2-tailed)     | ,000   | ,000   |        | ,000   | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390              |
| X2.4             | Pearson Correlation | .365** | .539** | .397** | 1      | .760**           |
|                  | Sig. (2-tailed)     | ,000   | ,000   | ,000   |        | ,000             |
|                  | N                   | 390    | 390    | 390    | 390    | 390              |
| Kepercayaan (X2) | Pearson Correlation | .705** | .771** | .776** | .760** | 1                |
|                  | Sig. (2-tailed)     | ,000   | ,000   | ,000   | ,000   |                  |
|                  | N                   | 390    | 390    | 390    | 390    | 390              |

Source: SPSS Data Processing Results, 2021

Table 6 Validity Test of the Religiosity Variable (X3)

|                   |                     | X3.1   | X3.2   | X3.3   | X3.4   | X3.5   | Religiusitas (X3) |
|-------------------|---------------------|--------|--------|--------|--------|--------|-------------------|
| X3.1              | Pearson Correlation | 1      | .285** | .447** | .271** | .371** | .653**            |
|                   | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   | .000              |
|                   | N                   | 390    | 390    | 390    | 390    | 390    | 390               |
| X3.2              | Pearson Correlation | .285** | 1      | .403** | .485** | .312** | .695**            |
|                   | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   | .000              |
|                   | N                   | 390    | 390    | 390    | 390    | 390    | 390               |
| X3.3              | Pearson Correlation | .447** | .403** | 1      | .374** | .515** | .763**            |
|                   | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   | .000              |
|                   | N                   | 390    | 390    | 390    | 390    | 390    | 390               |
| X3.4              | Pearson Correlation | .271** | .485** | .374** | 1      | .481** | .734**            |
|                   | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   | .000              |
|                   | N                   | 390    | 390    | 390    | 390    | 390    | 390               |
| X3.5              | Pearson Correlation | .371** | .312** | .515** | .481** | 1      | .746**            |
|                   | Sig. (2-tailed)     | .000   | .000   | .000   | .000   |        | .000              |
|                   | N                   | 390    | 390    | 390    | 390    | 390    | 390               |
| Religiusitas (X3) | Pearson Correlation | .653** | .695** | .763** | .734** | .746** | 1                 |
|                   | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   |                   |
|                   | N                   | 390    | 390    | 390    | 390    | 390    | 390               |

Source: SPSS Data Processing Results, 2021

Table 7 Validity Test of the Variable Paying Zakat (Z)

|     |                     | Z.1    | Z.2    | Z.3    | Z.4    | Z.5    | Z.6    |
|-----|---------------------|--------|--------|--------|--------|--------|--------|
| Z.1 | Pearson Correlation | 1      | .271** | .420** | .285** | .472** | .433** |
|     | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    |
| Z.2 | Pearson Correlation | .271** | 1      | .399** | .556** | .348** | .461** |
|     | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    |
| Z.3 | Pearson Correlation | .420** | .399** | 1      | .449** | .577** | .404** |
|     | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    |
| Z.4 | Pearson Correlation | .285** | .556** | .449** | 1      | .449** | .599** |
|     | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    |
| Z.5 | Pearson Correlation | .472** | .348** | .577** | .449** | 1      | .546** |
|     | Sig. (2-tailed)     | .000   | .000   | .000   | .000   |        | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    |
| Z.6 | Pearson Correlation | .433** | .461** | .404** | .599** | .546** | 1      |
|     | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   |        |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    |

Source: SPSS Data Processing Results, 2021

|                    |                     | Z.7    | Z.8    | Z.9    | Z.10   | Z.11   | Membayar Zakat (Z) |
|--------------------|---------------------|--------|--------|--------|--------|--------|--------------------|
| Z.7                | Pearson Correlation | 1      | .506** | .541** | .332** | .459** | .699**             |
|                    | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   | .000               |
|                    | N                   | 390    | 390    | 390    | 390    | 390    | 390                |
| Z.8                | Pearson Correlation | .506** | 1      | .542** | .560** | .438** | .719**             |
|                    | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   | .000               |
|                    | N                   | 390    | 390    | 390    | 390    | 390    | 390                |
| Z.9                | Pearson Correlation | .541** | .542** | 1      | .446** | .559** | .719**             |
|                    | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   | .000               |
|                    | N                   | 390    | 390    | 390    | 390    | 390    | 390                |
| Z.10               | Pearson Correlation | .332** | .560** | .446** | 1      | .370** | .664**             |
|                    | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   | .000               |
|                    | N                   | 390    | 390    | 390    | 390    | 390    | 390                |
| Z.11               | Pearson Correlation | .459** | .438** | .559** | .370** | 1      | .691**             |
|                    | Sig. (2-tailed)     | .000   | .000   | .000   | .000   |        | .000               |
|                    | N                   | 390    | 390    | 390    | 390    | 390    | 390                |
| Membayar Zakat (Z) | Pearson Correlation | .699** | .719** | .719** | .664** | .691** | 1                  |
|                    | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   |                    |
|                    | N                   | 390    | 390    | 390    | 390    | 390    | 390                |

Source: SPSS Data Processing Results, 2021

Table 8 Validity Test of Individual Compliance Variables in Paying Taxes (Y)

|     |                     | Y.1    | Y.2    | Y.3    | Y.4    | Y.5    | Y.6    | Y.7    |
|-----|---------------------|--------|--------|--------|--------|--------|--------|--------|
| Y.1 | Pearson Correlation | 1      | .369** | .550** | .350** | .462** | .368** | .435** |
|     | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.2 | Pearson Correlation | .369** | 1      | .441** | .580** | .421** | .502** | .446** |
|     | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.3 | Pearson Correlation | .550** | .441** | 1      | .511** | .548** | .463** | .532** |
|     | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.4 | Pearson Correlation | .350** | .580** | .511** | 1      | .540** | .570** | .419** |
|     | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.5 | Pearson Correlation | .462** | .421** | .548** | .540** | 1      | .416** | .570** |
|     | Sig. (2-tailed)     | .000   | .000   | .000   | .000   |        | .000   | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.6 | Pearson Correlation | .368** | .502** | .463** | .570** | .416** | 1      | .494** |
|     | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   |        | .000   |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.7 | Pearson Correlation | .435** | .446** | .532** | .419** | .570** | .494** | 1      |
|     | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   | .000   |        |
|     | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |

|      |                     | Y.8    | Y.9    | Y.10   | Y.11   | Y.12   | Y.13   | Y.14   |
|------|---------------------|--------|--------|--------|--------|--------|--------|--------|
| Y.8  | Pearson Correlation | 1      | .511** | .572** | .380** | .544** | .461** | .526** |
|      | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   | .000   | .000   |
|      | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.9  | Pearson Correlation | .511** | 1      | .461** | .613** | .471** | .520** | .474** |
|      | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   | .000   | .000   |
|      | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.10 | Pearson Correlation | .572** | .461** | 1      | .479** | .613** | .401** | .577** |
|      | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   | .000   | .000   |
|      | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.11 | Pearson Correlation | .380** | .613** | .479** | 1      | .471** | .608** | .421** |
|      | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   | .000   | .000   |
|      | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.12 | Pearson Correlation | .544** | .471** | .613** | .471** | 1      | .502** | .666** |
|      | Sig. (2-tailed)     | .000   | .000   | .000   | .000   |        | .000   | .000   |
|      | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.13 | Pearson Correlation | .461** | .520** | .401** | .608** | .502** | 1      | .479** |
|      | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   |        | .000   |
|      | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |
| Y.14 | Pearson Correlation | .526** | .474** | .577** | .421** | .666** | .479** | 1      |
|      | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   | .000   |        |
|      | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390    |

|                              |                     | Y.15   | Y.16   | Y.17   | Y.18   | Y.19   | Y.20   | Kepatuhan Membayar Pajak (Y) |
|------------------------------|---------------------|--------|--------|--------|--------|--------|--------|------------------------------|
| Y.15                         | Pearson Correlation | 1      | .421** | .533** | .308** | .536** | .406** | .667**                       |
|                              | Sig. (2-tailed)     |        | .000   | .000   | .000   | .000   | .000   | .000                         |
|                              | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390                          |
| Y.16                         | Pearson Correlation | .421** | 1      | .449** | .599** | .347** | .543** | .711**                       |
|                              | Sig. (2-tailed)     | .000   |        | .000   | .000   | .000   | .000   | .000                         |
|                              | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390                          |
| Y.17                         | Pearson Correlation | .533** | .449** | 1      | .415** | .469** | .362** | .719**                       |
|                              | Sig. (2-tailed)     | .000   | .000   |        | .000   | .000   | .000   | .000                         |
|                              | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390                          |
| Y.18                         | Pearson Correlation | .308** | .599** | .415** | 1      | .473** | .557** | .716**                       |
|                              | Sig. (2-tailed)     | .000   | .000   | .000   |        | .000   | .000   | .000                         |
|                              | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390                          |
| Y.19                         | Pearson Correlation | .536** | .347** | .469** | .473** | 1      | .502** | .703**                       |
|                              | Sig. (2-tailed)     | .000   | .000   | .000   | .000   |        | .000   | .000                         |
|                              | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390                          |
| Y.20                         | Pearson Correlation | .406** | .543** | .362** | .557** | .502** | 1      | .701**                       |
|                              | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   |        | .000                         |
|                              | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390                          |
| Kepatuhan Membayar Pajak (Y) | Pearson Correlation | .667** | .711** | .719** | .716** | .703** | .701** | 1                            |
|                              | Sig. (2-tailed)     | .000   | .000   | .000   | .000   | .000   | .000   |                              |
|                              | N                   | 390    | 390    | 390    | 390    | 390    | 390    | 390                          |

Source: SPSS Data Processing Results, 2021

### Reliability Test Results

The item reliability calculation in this study uses the facilities provided by IBM SPSS Statistics 23 for Windows software to measure reliability with the Cronbach Alpha test. A construct or variable is considered reliable if it provides a Cronbach Alpha value  $>0.60$ .

Table 9 Reliability Results for Knowledge Variables (X1)

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .777             | 5          |

Source: SPSS Data Processing Results, 2021

Table 10 Reliability Results of Trust Variables (X2)

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .745             | 4          |

Source: SPSS Data Processing Results, 2021

Table 11 Reliability Results of the Religiosity Variable (X3)

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .766             | 5          |

Source: SPSS Data Processing Results, 2021

Table 12 Reliability Results for the Variable Paying Zakat (Z)

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .891             | 11         |

Source: SPSS Data Processing Results, 2021

Table 13 Reliability Results for the Variable Paying Taxes (Y)

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .949             | 20         |

Source: SPSS Data Processing Results, 2021

### Multicollinearity Test

The purpose of the multicollinearity test is to examine whether there is a correlation among independent variables in the regression model. A good regression model should not exhibit multicollinearity. Multicollinearity can be detected by looking at the Tolerance values and Variance Inflation Factors (VIF). Multicollinearity occurs if the VIF value is above 10 or tolerance is less than 0.10.

Table 14 Multicollinearity Test Results

| Model             | Collinearity Statistics |       |
|-------------------|-------------------------|-------|
|                   | Tolerance               | VIF   |
| 1 (Constant)      |                         |       |
| Pengetahuan (X1)  | ,536                    | 1,867 |
| Kepercayaan (X2)  | ,539                    | 1,855 |
| Religiusitas (X3) | ,521                    | 1,920 |

Source: SPSS Data Processing Results, 2021

### Autocorrelation Test

Table 15 Autocorrelation Test Results

| Model | R     | R Square | Adjusted R Square | Std. Error of the Estimate | Durbin-Watson |
|-------|-------|----------|-------------------|----------------------------|---------------|
| 1     | ,739a | ,546     | ,543              | 5,258                      | 2,083         |

Source: SPSS Data Processing Results, 2021

From the table above it can be seen that the DW value in this study was 2.217. Decision making is calculated using the formula  $du < DW < 4-du$ , namely  $1.783 < 2.083 < 2.217$  which means there is no correlation. In other words, there is no autocorrelation problem, either positive or negative.

## Heteroscedasticity Test

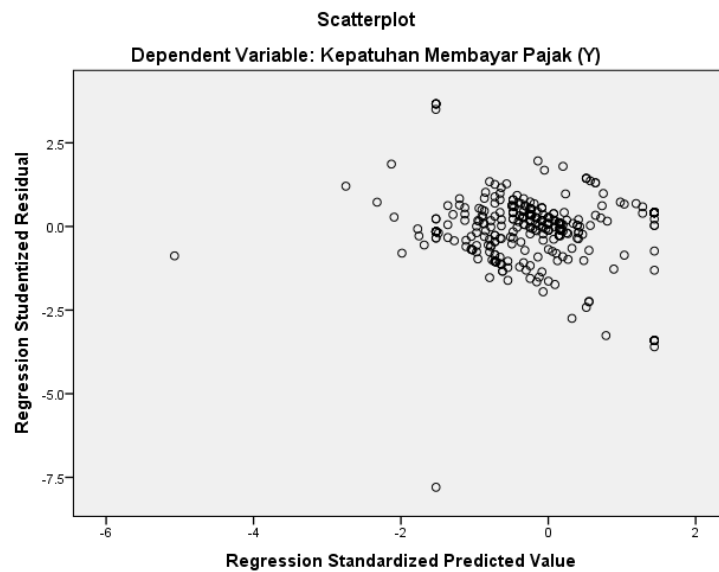


Figure 2. Scatterplot Chart

Source: SPSS Data Processing Results, 2021

Based on the heteroscedasticity test results shown in the scatterplot diagram above, there is no clear and regular pattern, and the points are scattered above and below the zero line on the Y-axis. This indicates that there is no heteroscedasticity in the regression model. Indirectly, the lack of a regular pattern in the scatterplot suggests that the variance is not consistent.

## Normality Test

Table 16 Normality Test Results

|                                  |                | Unstandardized Residual |
|----------------------------------|----------------|-------------------------|
| N                                |                | 390                     |
| Normal Parameters <sup>a,b</sup> | Mean           | ,0000000                |
|                                  | Std. Deviation | 4,97130356              |
|                                  | Absolute       | ,178                    |
| Most Extreme Differences         | Positive       | ,167                    |
|                                  | Negative       | -,178                   |
| Test Statistic                   |                | ,178                    |
| Asymp. Sig. (2-tailed)           |                | .000 <sup>c</sup>       |

Source: SPSS Data Processing Results, 2021

A regression model will meet the assumption of data normality if the significance value (in the Asymp. Sig column) is greater than the significance level of  $\alpha = 0.05$ , indicating that the data is normally distributed. Based on the normality test results, the significance

value for the research variable is 0.000. This means that the normality test does not meet the requirement of significance value  $> \alpha$  because the significance value is  $< \alpha$  ( $0.000 < 0.05$ ). Therefore, it can be said that the residual data is not normally distributed. However, the data can still be used to test hypotheses because the number of data points in the study exceeds 100, making the normality assumption less critical for datasets larger than 100, as the data is still assumed to be normal (Gujarati and Dawn, 2015).

### Multiple Regression Analysis

| Model        | Sum of Squares | df  | Mean Square | F       | Sig.              |
|--------------|----------------|-----|-------------|---------|-------------------|
| 1 Regression | 12844,662      | 3   | 4281,554    | 154,849 | .000 <sup>b</sup> |
| Residual     | 10672,828      | 386 | 27,650      |         |                   |
| Total        | 23517,490      | 389 |             |         |                   |

Source: SPSS Data Processing Results, 2021

### MRA Test Analysis

Table 18 MRA Test Results

| Model |                    | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|--------------------|-----------------------------|------------|---------------------------|-------|------|
|       |                    | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)         | 6,666                       | 3,551      |                           | 1,877 | ,061 |
|       | Pengetahuan (X1)   | ,371                        | ,201       | ,091                      | 1,848 | ,065 |
|       | Kepercayaan (X2)   | ,899                        | ,218       | ,192                      | 4,121 | ,000 |
|       | Religiusitas (X3)  | 1,218                       | ,188       | ,297                      | 6,474 | ,000 |
|       | Membayar Zakat (Z) | ,623                        | ,096       | ,321                      | 6,513 | ,000 |

Sumber: Hasil Pengolahan Data SPSS, 2021

### Analysis of the Coefficient of Determination

Table 19 Coefficient of Determination Equation 1

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .739 <sup>a</sup> | .546     | .543              | 5,258                      |

Source: SPSS Data Processing Results, 2021

Based on the SPSS output in the table above, the Adjusted R Square value is 0.543. This value indicates that the independent variables Knowledge, Trust, and Religiosity explain 54.3% of the variance in the Tax Compliance variable, while the remaining 45.7% is influenced by other variables, such as taxpayer understanding, administrative sanctions, fines, and so on. The Standard Error of the Estimate is 5.258, making this regression model suitable for predicting the dependent variable.

Table 20 Coefficient of Determination of Equation 2

| Model | R                 | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1     | .769 <sup>a</sup> | .591     | .587              | 4,997                      |

Source: SPSS Data Processing Results, 2021

Based on the SPSS output in the table above for Equation 2, the Adjusted R Square value is 0.587. This value indicates that the independent variables Knowledge, Trust, and Religiosity, along with the moderating variable of Paying Zakat, explain 58.7% of the variance in the Tax Compliance variable, while the remaining 41.3% is influenced by other variables, such as taxpayer understanding, administrative sanctions, fines, and so on.

### Partial Hypothesis Testing (t-Statistic Test)

The testing procedure is carried out by comparing the calculated t-value with the table t-value. The table t-value can be found in the t-distribution table where the table t-value is determined with a significance level of 5% and degrees of freedom  $df = (n-2 = 400-2 = 398)$ , which is 1.962. The testing criteria are:

1. If the calculated t-value  $>$  table t-value and the significance value (sig.)  $< 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted, meaning that an independent variable has a significant partial effect on the dependent variable;
2. If the calculated t-value  $<$  table t-value and the significance value (sig.)  $> \alpha=0.05$ , then  $H_0$  is accepted and  $H_a$  is rejected, meaning that an independent variable does not have a significant partial effect on the dependent variable.

The results of the partial hypothesis testing analysis with IBM SPSS Statistics 23 for Windows software are as follows:

Table 21 t-statistical test results

| Model |                   | Unstandardized Coefficients |            | Standardized Coefficients | t     | Sig. |
|-------|-------------------|-----------------------------|------------|---------------------------|-------|------|
|       |                   | B                           | Std. Error | Beta                      |       |      |
| 1     | (Constant)        | 12,692                      | 3,607      |                           | 3,518 | ,000 |
|       | Pengetahuan (X1)  | ,919                        | ,192       | ,225                      | 4,793 | ,000 |
|       | Kepercayaan (X2)  | 1,327                       | ,219       | ,283                      | 6,059 | ,000 |
|       | Religiusitas (X3) | 1,425                       | ,195       | ,347                      | 7,307 | ,000 |

Source: SPSS Data Processing Results, 2021

Based on the results of the above tests, it shows that:

1. The test results in the table above indicate that the t-value for the Knowledge variable is  $4.793 >$  the table t-value of 1.962 and the significance value is  $0.000 < 0.050$ . Therefore,  $H_0$  is rejected and  $H_1$  is accepted, meaning that the Knowledge variable (X1) has a positive and significant effect on Individual Tax Compliance.
2. The test results in the table above indicate that the t-value for the Trust variable is  $6.059 >$  the table t-value of 1.962 and the significance value is  $0.000 < 0.050$ . Therefore,  $H_0$  is rejected and  $H_2$  is accepted, meaning that the Trust variable (X2) has a positive and significant effect on Individual Tax Compliance.
3. The test results in the table above indicate that the t-value for the Religiosity variable is  $7.307 >$  the table t-value of 1.962 and the significance value is  $0.000 < 0.050$ . Therefore,  $H_0$  is rejected and  $H_3$  is accepted, meaning that the Religiosity variable (X3) has a positive and significant effect on Individual Tax Compliance.

### Simultaneous Hypothesis Testing (F-Statistic Test)

The testing procedure is conducted by comparing the calculated F-value with the table F-value. To determine the table F-value from the F distribution table, the table F-value is determined with a significance level of 5% and degrees of freedom  $df_1 = (K = 3)$  and  $df_2 = (n-k-1 = 400-3-1 = 396)$ , which is 2.605. The criteria for this test are:

1. If the calculated F-value  $>$  table F-value, then  $H_0$  is rejected and  $H_a$  is accepted, meaning that there is a significant effect of all the independent variables together on the dependent variable;
2. If the calculated F-value  $<$  table F-value, then  $H_0$  is accepted and  $H_a$  is rejected,

meaning that there is no significant effect of all the independent variables together on the dependent variable.

The results of the analysis of the F-statistic test using IBM SPSS Statistics 23 for Windows software are as follows:

Table 22 F-Statistics Test Results Without Moderating Variables

| Model        | Sum of Squares | df | Mean Square | F       | Sig.              |
|--------------|----------------|----|-------------|---------|-------------------|
| 1 Regression | 12844,662      | 3  | 4281,554    | 154,849 | .000 <sup>b</sup> |
| Residual     | 10672,828      | 38 | 27,650      |         |                   |
| Total        | 23517,490      | 38 |             |         |                   |

Source: SPSS Data Processing Results, 2021

Table 23 F-Statistics Test Results with Moderating Variables

| Model        | Sum of Squares | df | Mean Square | F       | Sig.              |
|--------------|----------------|----|-------------|---------|-------------------|
| 1 Regression | 13903,799      | 4  | 3475,950    | 139,202 | .000 <sup>b</sup> |
| Residual     | 9613,691       | 38 | 24,971      |         |                   |
| Total        | 23517,490      | 38 |             |         |                   |

Source: SPSS Data Processing Results, 2021

Based on the above tests, it shows that:

1. The F-statistic test calculation results in the table above show that the calculated F-value is 154.849 while the table F-value is 2.605. From these results, it is evident that the calculated F-value > the table F-value, i.e.,  $154.849 > 2.605$ , and the significance value is  $0.000 < 0.05$ . Therefore,  $H_0$  is rejected and  $H_4$  is accepted, meaning that Knowledge, Trust, and Religiosity have a positive and significant effect on Individual Tax Compliance.
2. The F-statistic test calculation results in the table above show that the calculated F-value is 139.202 while the table F-value is 2.605. From these results, it is evident that the calculated F-value > the table F-value, i.e.,  $139.202 > 2.605$ , and the significance value is  $0.000 < 0.05$ . Therefore,  $H_0$  is rejected and  $H_5$  is accepted, meaning that Knowledge, Trust, and Religiosity with Paying Zakat as a moderating variable have a positive and significant effect on Individual Tax Compliance.

### **Knowledge on Individual Tax Compliance**

The first hypothesis testing was conducted on the variables Knowledge and Individual Tax Compliance. The test results of these two variables show that the calculated t-value is 4.793 and the significance value is 0.000. Because the calculated t-value is positive and greater than the table t-value ( $4.793 > 1.962$ ) with a significance value  $<$  the significance level ( $0.000 < 0.050$ ), it can be concluded that  $H_0$  is rejected and  $H_1$  is accepted. This study's results show that Knowledge has a positive and significant effect on Individual Tax Compliance. The significance here indicates that Knowledge has a deep impact on Individual Tax Compliance, while the positive value indicates that the higher the Knowledge, the stronger its impact on Individual Tax Compliance. As Knowledge increases, Individual Tax Compliance at the Pratama Tax Office in Cimahi increases.

### **Trust on Individual Tax Compliance**

The second hypothesis testing was conducted on the variables Trust and Individual Tax Compliance. The test results of these two variables show that the calculated t-value is 6.059 and the significance value is 0.000. Because the calculated t-value is positive and greater than the table t-value ( $6.059 > 1.962$ ) with a significance value  $<$  the significance level ( $0.000 < 0.050$ ), it can be concluded that  $H_0$  is rejected and  $H_2$  is accepted. This study's results show that Trust has a positive and significant effect on Individual Tax Compliance. The significance here indicates that Trust has a deep impact on Individual Tax Compliance, while the positive value indicates that the higher the Trust, the stronger its impact on Individual Tax Compliance. As Trust increases, Individual Tax Compliance at the Pratama Tax Office in Cimahi increases.

### **Religiosity on Individual Tax Compliance**

The third hypothesis testing was conducted on the variables Religiosity and Individual Tax Compliance. The test results of these two variables show that the calculated t-value is 7.307 and the significance value is 0.000. Because the calculated t-value is positive and greater than the table t-value ( $7.307 > 1.962$ ) with a significance value  $<$  the significance level ( $0.000 < 0.050$ ), it can be concluded that  $H_0$  is rejected and  $H_3$  is accepted. This study's results show that Religiosity has a positive and significant effect on Individual Tax Compliance. The significance here indicates that Religiosity has a deep impact on Individual Tax Compliance, while the positive value indicates that the higher the Religiosity, the stronger its impact on Individual Tax Compliance. As Religiosity increases, Individual Tax Compliance at the Pratama Tax Office in Cimahi increases.

### **Knowledge, Trust, and Religiosity on Individual Tax Compliance**

The fourth hypothesis testing was conducted on the variables Knowledge, Trust, Religiosity, and Individual Tax Compliance. The test results of these variables show that the calculated F-value is 154.849 and the significance value is 0.000. Because the calculated F-value is positive and greater than the table F-value ( $154.849 > 2.605$ ) with a significance value  $<$  the significance level ( $0.000 < 0.050$ ), it can be concluded that  $H_0$  is rejected and  $H_4$  is accepted. This study's results show that Knowledge, Trust, and Religiosity have a positive and significant effect on Individual Tax Compliance. From the coefficient of determination analysis results, an Adjusted R Square value of 0.543

or 54.3% is obtained, indicating that the independent variables Knowledge, Trust, and Religiosity can explain the variable Individual Tax Compliance by 54.3%, while the remaining 45.7% is influenced by other variables such as taxpayer understanding, administrative sanctions, fines, etc. The significance here indicates that Knowledge, Trust, and Religiosity have a deep impact on Individual Tax Compliance, while the positive value indicates that the higher the Knowledge, Trust, and Religiosity, the stronger their impact on Individual Tax Compliance. As Knowledge, Trust, and Religiosity increase, Individual Tax Compliance at the Pratama Tax Office in Cimahi increases.

### **Knowledge, Trust, and Religiosity with Paying Zakat as a Moderating Variable on Individual Tax Compliance**

The fifth hypothesis testing was conducted on the variables Knowledge, Trust, Religiosity, Paying Zakat, and Individual Tax Compliance. The test results of these variables show that the calculated F-value is 139.202 and the significance value is 0.000. Because the calculated F-value is positive and greater than the table F-value ( $139.202 > 2.605$ ) with a significance value  $<$  the significance level ( $0.000 < 0.050$ ), it can be concluded that  $H_0$  is rejected and  $H_5$  is accepted. This study's results show that Knowledge, Trust, and Religiosity with Paying Zakat as a Moderating Variable have a positive and significant effect on Individual Tax Compliance. From the coefficient of determination analysis results, an Adjusted R Square value of 0.587 or 58.7% is obtained, indicating that the independent variables Knowledge, Trust, and Religiosity, along with the moderating variable Paying Zakat, can explain the variable Individual Tax Compliance by 58.7%, while the remaining 41.3% is influenced by other variables such as taxpayer understanding, administrative sanctions, fines, etc. The effect before the moderating variable was included was 54.3%, while after including the moderating variable, it increased to 58.7%. This result indicates an increased effect after including the moderating variable, meaning Paying Zakat as a moderating variable can act as a moderator for the independent variables Knowledge, Trust, and Religiosity with the dependent variable Individual Tax Compliance.

## **V. CONCLUSION AND SUGGESTION**

### **Conclusion**

Based on the results of data analysis and hypothesis testing in the previous chapter, it can be concluded that the overall observation regarding the Influence of Knowledge, Trust, and Religiosity on Individual Tax Compliance with Paying Zakat as a Moderating Variable for Individual Taxpayers registered at the Pratama Tax Office in Cimahi is as follows:

1. The knowledge of individual taxpayers in paying taxes at the Pratama Tax Office in Cimahi falls under the very good category.
2. The trust of individual taxpayers in paying taxes at the Pratama Tax Office in Cimahi falls under the very good category.
3. The religiosity of individual taxpayers in paying taxes at the Pratama Tax Office in Cimahi falls under the very good category.
4. Based on the determined hypotheses, it can be concluded that:
  - a. Knowledge has a positive and significant partial effect on individual tax compliance.

- b. Trust has a positive and significant partial effect on individual tax compliance.
  - c. Religiosity has a positive and significant partial effect on individual tax compliance.
  - d. Knowledge, Trust, and Religiosity have a positive and significant simultaneous effect on individual tax compliance.
5. Knowledge, Trust, and Religiosity with Paying Zakat as a Moderating Variable have a positive and significant simultaneous effect on individual tax compliance. This indicates that the variable Paying Zakat can moderate the influence of Knowledge, Trust, and Religiosity on individual tax compliance.

### Suggestion

Suggestions are prepared based on the research findings that have been discussed. Suggestions can refer to practical actions, the development of new theories, and/or further research.

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