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HUBBUL WATHON MINAL IMAN AND TAX COMPLIANCE INTENTION: THE MODERATING ROLE OF TAX AWARENESS

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Abstract

This study aims to examine the effect of understanding hubbul wathon minal iman on prospective taxpayers' intention to comply with tax obligations and to investigate the moderating role of tax awareness. The study employed a quantitative approach using primary data collected through questionnaires distributed to 501 Muslim prospective taxpayers in Indonesia selected through purposive an-d snowball sampling techniques. Data were analyzed using multiple regression and moderated regression analysis (MRA) with IBM SPSS 26. The results indicate that understanding hubbul wathon minal iman has a positive and significant effect on tax compliance intention. Furthermore, tax awareness significantly moderates and strengthens the relationship between understanding hubbul wathon minal iman and prospective taxpayers' intention to comply taxes. These findings imply that religious and nationalist values, suppoted by high tax awareness, can encourage voluntary tax compliance among young generations. This study contributes to behavioral taxation literature by integrating local religious values within the Theory of Planned Behavior framework.

Keywords: *hubbul wathon minal iman, tax awareness, tax compliance intention, prospective taxpayers, Theory of Planned Behavior*

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1. Introduction

Indonesia is the fourth most populous country in the world, after India, China, and the United States. According to data from the World Population Review for 2025, Indonesia's population will reach approximately 285.7 million, with an annual growth of about 2.2 million.

Table 1. Population Ranking of the Four Most Populous Countries in the World

Rank	Country	Population (People)	Population Growth (%)
1	India	1,463,870,000	+0.89
2	China	1,416,100,000	-0.23
3	United States	347,276,000	+0.54
4	Indonesia	285,721,000	+0.79

Source: World Population Review (2025)

Table 1 illustrates Indonesia's current situation, with the country's growth rate remaining positive. This situation indicates significant potential for boosting government revenue, particularly from the tax sector (Mutholib et al., 2024). The State Budget's main source of funding is taxes (APBN). Official fiscal reports show that in the 2025 State Budget, more than 82% of state revenue comes from tax revenue, including taxes, duties, and excise taxes (Tamba, 2025). These revenues serve as the backbone for financing infrastructure development, education, health care, and social protection (Fadila, 2025; Ina et al., 2022).

However, this significant potential has not yet been fully realized (Fadila, 2025; Ina et al., 2022). The December 2025 edition of the Indonesia Economic Prospects (IEP) report estimates that the tax ratio will reach only 9.4 percent of Gross Domestic Product (GDP). Meanwhile, for 2026, the World Bank projects that Indonesia's tax ratio will rise only slightly to 9.7% of GDP. This figure places Indonesia among the countries with the weakest tax systems globally (Siswanto, 2025). This figure indicates a gap between potential and actual tax revenue (the tax gap). This problem is not merely administrative in nature but also reflects the low level of voluntary compliance among taxpayers.

Compliance issues have become increasingly complex with the emergence of a new generation of prospective taxpayers: Generation Z and millennials (Cahyanintyas, 2024). This group lives in the digital age with unlimited access to information, a critical mindset, and values shaped by both global and local environments (Hidayah & Anshar, 2025; Wulan & Furqon, 2024). These conditions indicate that the tax authorities' conventional approach, which emphasizes technical aspects and administrative sanctions, is no longer sufficient. An approach that addresses psychological dimensions and sociocultural values is needed to foster sustainable voluntary compliance.

Research by Luttmer & Singhal (2014) shows that the social norm dimension plays a significant role in shaping compliance behavior. According to Ajzen (1991) Theory of Planned Behavior, attitudes, subjective norms, and

perceived behavioral control all have an impact on actual conduct, which is primarily predicted by intention. Thus, examining compliance intentions among prospective taxpayers is crucial because this early phase has the potential to determine long-term compliance patterns.

Studies examining prospective taxpayers as a strategic population are still rare. Yet the younger generation represents the foundation of future tax revenue. This research gap highlights the need to explore the psychological factors and values that influence compliance intentions even before individuals officially become taxpayers.

Furthermore, the majority of Indonesia's population is Muslim, and Islamic teachings are not merely ritualistic but also govern social and civic aspects of citizenship (Hanum & Rahmawati, 2025). One of the values that has developed within the Islamic tradition of the Indonesian archipelago is the concept of *hubbul wathan minal iman* (love of the homeland is part of faith). This value is prominent in the Nahdlatul Ulama tradition for fostering civic consciousness and emphasizing the importance of responsibility toward the nation and state as a manifestation of faith. Conceptually, this value has the potential to shape subjective norms and positive attitudes toward fiscal obligations, including paying taxes. However, there is a near absence of empirical tax research that specifically examines the understanding of the value of "*hubbul wathan minal iman*" as an independent variable in explaining the intention to comply with tax obligations.

Furthermore, the variable of tax awareness has thus far been more frequently positioned as a direct independent variable affecting compliance (Agustina et al., 2025; Burdah et al., 2025; Sutanto & Lautan, 2023). This strategy makes the assumption that compliance increases with awareness. In fact, conceptually, tax awareness can act as a moderator that strengthens the relationship between intrinsic values (such as "*hubbul wathan minal iman*") and the intention to comply. This moderation approach is still rarely applied, particularly in the context of prospective taxpayers in Indonesia.

Based on these phenomena and gaps in the literature, this study aims to empirically examine the influence of the understanding of the value "*hubbul wathan minal iman*" on the intention to comply with tax obligations among young prospective taxpayers, with tax awareness serving as a moderating variable. This

study proposes an integrative model based on the Theory of Planned Behavior that combines universal and local values to explain tax compliance behavior.

Researchers in the area of tax compliance have traditionally used constructs like religiosity, tax morale, patriotism or nationalism as explanatory variables for taxpayers behavioural intentions. Religiosity, in the general sense, is the extent to which one strictly follows their religion's doctrines, but patriotism and nationalism are more about loyalty and attachment to country than any specific religious beliefs. On the other hand, "*hubbul wathon minal iman*" is a separate contextual construct that links Islamic values and civic responsibility by presenting homeland love as part of faith. Thus, this construct offers a new moral basis for interpreting Muslim prospective taxpayers' intention towards tax compliance.

This research provides an alternative method by combining the local religious value of *hubbul wathon minal iman* into the Theory of Planned Behavior while establishing tax awareness as moderating variable among prospective taxpayer youth. Previous studies identified religiosity or tax awareness as direct predictors of compliance; however, the present study illustrates how a contextual religious value can be theoretically conceptualised as a manifestation of subjective norm within the Theory of Planned Behavior. Hence, this study not only offers a new contextual development but also extends the TPB literature to address tax compliance intention based on local religious values.

Literature Review

The Theory of Planned Behavior

This study uses the Theory of Planned Behavior developed by Ajzen (1991) as a theoretical framework to explain prospective taxpayers' intentions to comply with tax laws. TPB states that a person's intention to engage in a certain behavior is influenced by three main factors: attitude toward behavior, subjective norm, and perceived behavioral control. This intention then becomes the primary determinant that drives individuals to carry out a specific behavior.

In the context of taxation, the intention to comply with tax laws reflects an individual's belief in the importance of taxes, the influence of social norms, and their perception of their own ability and awareness regarding the fulfillment of tax obligations. The concept of "*hubbul wathan minal iman*" reflects subjective norms shaped by religious values and nationalism. Furthermore, tax awareness

is related to the perception of behavioral control, which indicates an individual's level of understanding regarding the importance of taxes for the nation. Thus, Theory of Planned Behavior serves as a relevant theoretical framework for explaining the relationship between the concept of "*hubbul wathan minal iman*", tax awareness, and the compliance intentions of prospective taxpayers.

Intent to Comply with Tax Obligations

Tax compliance intention is an individual's tendency or desire to voluntarily fulfill tax obligations in accordance with applicable regulations. According to Ajzen (1991), intention is the primary factor determining whether a person will engage in a particular behavior or not. In the context of taxation, tax compliance intention reflects an individual's psychological readiness to fulfill tax obligations in a compliant manner.

According to Kirchler (2007), the intention to comply with tax obligations is influenced by psychological and social factors that shape an individual's attitude toward tax obligations. Individuals with a high intention to comply tend to view taxes as an obligation and a contribution to national development. Additionally, a person's degree of comprehension and awareness of tax duties influences their intention to comply with them. Indicators of tax compliance intention include registering, calculating, paying, and reporting.

Hubbul Wathon Minal Iman

Hubbul wathon minal iman is a concept that means "love of one's homeland is part of faith." This concept reflects a religious value that emphasizes the importance of love for and responsibility toward one's country as an integral part of an individual's faith.

In the context of taxation, an understanding of *hubbul wathon mial iman* can encourage individuals to comply with their tax obligations as a form of contribution to the nation's development. Individuals who have a good understanding of this concept tend to view tax payment as part of their moral and religious responsibility.

hubbul wathon minal iman is classified administratively as experiential norm (rather than attitude or perceived behavioral control) within the Theory of Planned Behavior. That value is instilled through internalizing authorities and worship such as to tend towards loyalty, but also in the form of religion (that love

homeland with part of one's faith) that exists within Indonesian Muslim communities. As a result, moral and social norms compel people to help their homeland in the form of tax payments.

While attitude indicates personal evaluation of tax compliance, and perceived behavioral control express the ability of an individual to comply with behaviors related to taxes, *hubbul wathon minal iman* represent normative beliefs on how is a good Muslim should behave toward his nation. Thus, this construct does not reside in new dimensions if we refer to the Theory of Planned Behavior, but rather a contextual behavioral manifestation of subjective norm based on local religious culture of Indonesians.

Tax Awareness

Tax awareness is a state in which individuals understand, acknowledge, and recognize the importance of taxes as the primary source of government revenue. According to Purba et al (2026) and Margaretha (2025), tax awareness reflects an individual's level of understanding and attitude toward tax obligations and the contribution of taxes to national development.

People who have a high level of tax awareness typically comprehend the purposes and advantages of taxes and are prepared to voluntarily complete their tax obligations. Conversely, low tax awareness can lead to low levels of tax compliance. Tax awareness also serves as a moderating variable, as it can strengthen or weaken the relationship between psychological factors and the intention to comply with tax obligations. Indicators of tax awareness include awareness of one's rights and obligations regarding tax payment.

Hypothesis Development

The Influence of the Belief That "*Hubbul Wathon Minal Iman*" on Prospective Taxpayers' Intent to Comply

An understanding of the value of "*hubbul wathon minal iman*" reflects the integration of religious values and nationalism within the individual, whereby love for one's homeland is viewed as part of one's faith (Najmi, 2021). This value encourages individuals to contribute to the nation as a form of moral and religious responsibility, including paying taxes (Ibda, 2017).

Within the framework of the Theory of Planned Behavior, the values held by individuals shape subjective norms that influence their behavioral intentions

(Ajzen, 1991). The greater an individual's understanding of religious values and nationalism, the stronger their motivation to fulfill their obligations as citizens, including paying taxes (Ibda, 2017). Thus, a strong understanding of the concept that "love of the homeland is part of faith" (*hubbul wathon minal iman*) will increase prospective taxpayers' intention to comply with their tax obligations.

H1: Understanding that "*hubbul wathon minal iman*" influences prospective taxpayers' intention to comply.

The Role of Tax Awareness in Moderating the Effect of the Belief That "Love for the Homeland Is Part of Faith" on Prospective Taxpayers' Intent to Comply

An awareness and understanding of the value of "*hubbul wathon minal iman*" can encourage individuals to feel a sense of responsibility toward the nation (Najmi, 2021). However, without adequate tax awareness, this value may not necessarily be manifested in concrete behavior (Ibda, 2017). Tax awareness helps individuals understand the importance of taxes and the mechanisms for fulfilling their tax obligations (Mujiono, 2020). With a high level of awareness, religious and nationalistic values can more easily be translated into a commitment to comply with tax obligations. Thus, tax awareness plays a role in strengthening the link between an understanding of "*hubbul wathon minal iman*" and prospective taxpayers' intention to comply.

H2: Tax awareness moderates the effect of the understanding that "*hubbul wathon minal iman*" has on prospective taxpayers' intention to comply.

2. Research Method

This study employs a quantitative approach using primary data sources to test theories and relationships between variables, which are then measured numerically and analyzed statistically to determine the validity of these theories. The study population comprises prospective Muslim taxpayers in Indonesia—individuals who are not yet registered as taxpayers but who meet both subjective and objective tax criteria. Respondents were selected using purposive sampling with a snowball sampling method. The sample size for this study was 501 respondents. Data collection was conducted by distributing a Google Forms-based questionnaire using a 1–5 Likert scale with positive questions (1–strongly disagree, 2–disagree, 3–neutral, 4–agree, 5 = strongly agree) and negative statements (1 = strongly agree, 2 = agree, 3 = neutral, 4 = disagree, 5 = strongly

disagree). The questionnaire link was originally shared to students and former students of some Islamic boarding schools (pesantren) who were meeting as prospective Muslim payers, which means that these are considered potential Muslim taxpayers who had not yet had taxpayer records. In addition, active student or alumni criteria included their subjective and objective requirements for becoming a taxpayer. We first had these respondents complete this questionnaire, and then we told them to give the questionnaire to other people with similar characteristics by means of their private networks, reaching up to 501 respondents. This was due to the fact that snowball sampling can lead to bias in our sample, because as respondents recruit from similar social settings, we initially distributed this across various pesantren communities from different regions of Indonesia. This was to enhance respondent diversity and reduce the likelihood of respondents clustering from a particular social network.

The research instrument was based on indicators adapted from previous studies. More specifically, the *hubbul wathon minal iman* instrument was developed based on the indicators from Siregar (2024). Prior to the main questionnaire, the instrument applied content validity with one expert validator from the Department of Islamic Education, Universitas Sarjanawiyata Tamansiswa who has expertise in Islamic values and character education. This validation was done to find out the conceptual link of each indicator, item wording clarity and its alignment with the meaning of *hubbul wathon minal iman*. To prepare for empirical testing, the validator provided recommendations on which items needed revision, and those statement items were revised accordingly.

Then, a pilot test was run with 30 prospective taxpayers from the Muslim community to test whether the instrument is valid and reliable or not. Given that all the questionnaire items met the necessary statistical criteria, this instrument was deemed suitable for deployment in the main survey.

The variable "*hubbul wathan minal iman*" is measured by three indicators: ways of thinking that reflect love and respect for the nation and state; attitudes that demonstrate loyalty and concern for the homeland; and actions that reflect responsibility as a citizen. The variable of prospective taxpayers' intention to comply is measured by three indicators: registering, calculating, and paying and reporting. Meanwhile, the variable of taxpayer awareness encompasses two indicators: awareness of the rights and obligations to pay taxes, and the belief that paying taxes contributes to state funding.

Data analysis in this study was conducted using SPSS version 26. Hypothesis testing was performed through multiple regression analysis with interaction tests (moderated regression analysis) to examine moderation effects. Prior to hypothesis testing, data quality tests were conducted, including validity and reliability tests, as well as tests of classical assumptions consisting of tests for normality, multicollinearity, and heteroscedasticity. The entire analysis process was performed using IBM SPSS version 26.

3. Result and Discussion

Respondent Characteristics

An overview of the profile of the respondents who served as the study's subjects is given by the characteristics of the respondents. The study respondents were Muslim prospective taxpayers in Indonesia who were selected using purposive sampling with a snowball sampling method. This study included 501 respondents in total. Respondent characteristics were grouped based on age, place of origin or ID card address, university of origin, and Islamic organizational background. The distribution of respondent characteristics is presented in table 2.

Table 2. Demographic Characteristics of Respondents

Characteristics	Category	Frequency	Percentage (%)
Age	< 18 years	47	9,4%
	18 – 26 years	451	90%
	> 26 years	3	0,6%
Region of Origin / Registered Address (ID Card)	Java/Madura (including Yogyakarta)	393	78,4%
	Sumatera (including Aceh, Riau, Bangka Belitung, and Medan)	44	8,8%
	Bali/NTT/NTB (including Bima)	24	4,8%
	Kalimantan	22	4,4%
	Sulawesi	9	1,8%
	Maluku	8	1,6%
	Papua	1	0,2%
University Type	Public University	223	44,5%
	Private University	263	52,5%
	Others	15	3%
Islamic Organization	Nahdlatul Ulama	188	37,5%
	Muhammadiyah	300	59,9%
	Indonesian Islamic Da'wah Institute (LDII)	9	1,8%
	Others	4	0,8%
Total		501	100%

Source: Data Processed (2026)

Based on the respondents' characteristics, it appears that the study's respondents were predominantly aged 18–26, totaling 451 people (90). In terms of place of origin or ID card address, the majority of respondents were from the Java/Madura region (including Yogyakarta), totaling 393 people (78.4%). Based on university affiliation, more respondents came from private universities—263 people (52.5%)—than from public universities—223 people (44.5%)—while respondents from other categories numbered 15 people (3%). Additionally, the respondents' Islamic organizational background was dominated by Muhammadiyah, with 300 people (37.5%). These result show that most respondenders are students of working age from the Java/Madura region, pursuing their education at private universities, and belonging to an Islamic organization dominated by Muhammadiyah. These features give a summary of the respondents' profile, which serves as the basis for analyzing the factors influencing prospective taxpayers' intention to comply. The concentration among the 18–26 years old group and people from the Java/Madura region reflects our aim for this study survey which is on young prospective taxpayers who are at that point before becoming registered taxpayers. However, in interpreting the findings of this study, it has to be noted that their demographic composition may not reflect a complete representation of potential taxpayers in older age groups or others with different socio-cultural background throughout Indonesia.

Statistical Analysis

Validity and Reliability Tests

Before conducting regression analysis, the caliber of the research tool was first evaluated using reliability and validity tests. Validity testing was conducted to determine the ability of each statement item to represent the measured variable, while reliability testing aimed to assess the instrument's consistency in generating research data. An instrument is considered reliable if it has a Cronbach's Alpha value above 0.60. The results of the validity and reliability tests for all research variables are presented in the table 3.

Table 3 displays the findings of the reliability and validity tests conducted on the research tools used to measure the variables "*hubbul wathon minal iman,*" "Intention to Comply with Tax Laws," and "Tax Awareness." Validity testing was conducted on 501 questionnaire responses, with a degrees of freedom (DF) of N-2, or DF = 501-2 = 499, resulting in a table r value of 0.088.

The test results indicate that all statement items across the three variables comprising 16 statement items in the questionnaire have calculated r values greater than the table r value (0.088), so all items are deemed valid. Furthermore, the findings of the reliability test indicate that every variable obtained a Cronbach's Alpha value above the minimum threshold of 0.60, specifically 0.867 for the "*hubbul wathon minal iman*" variable, 0.874 for the "Intention to Comply with Tax Obligations" variable, and 0.800 for the "Tax Awareness" variable. These results indicate that all research instruments possess a high degree of internal coherence; thus, each variable is deemed reliable and suitable for use as a data collection tool and can proceed to the hypothesis testing stage.

Table 3. Validity and Reliability Test Results

Variable	Indicator	R	Status	Cronbach's Alpha	Remark
Hubbul Wathon Minal Iman	A way of thinking that reflects love and appreciation for the nation and the state.	0,766 0,792	Valid Valid	0,867	Reliable
	Attitudes that demonstrate loyalty and concern for the homeland.	0,769 0,764	Valid Valid		
	Actions that reflect responsibility as a citizen.	0,778 0,783	Valid Valid		
Tax Compliance Intention	Tax registration (Wardani & Kusumawati, 2023).	0,752 0,776	Valid Valid	0,874	Reliable
	Tax calculation (Wardani & Kusumawati, 2023).	0,787 0,779	Valid Valid		
	Tax payment and tax reporting (Wardani & Kusumawati, 2023).	0,793 0,813	Valid Valid		
Tax Awareness	Awareness of the rights and obligations to pay taxes (Wardani & Rumiyatun, 2017).	0,775 0,794	Valid Valid	0,800	Reliable
	Belief that paying taxes contributes to government financing (Wardani & Rumiyatun, 2017).	0,805 0,778	Valid Valid		

Source: processed data (2026)

Hypothesis Test

Hypothesis testing was conducted using two analytical models. The first model was used to test the direct effect of *hubbul wathon minal iman* on tax compliance intentions, while the second model employed Moderated Regression Analysis (MRA) to test the role of tax awareness as a moderating

variable in the relationship between the understanding of *hubbul wathon minal iman* and tax compliance intentions. The regression equations used are as follows.

Model 1: $Y = \alpha + \beta_1 X + \varepsilon$

Model 2: $Y = \alpha + \beta_1 X + \beta_2 Z + \beta_3 (X \times Z) + \varepsilon$

Notes:

Y = Intention to Comply with Tax Obligations

X = *Hubbul Wathon Minal Iman*

Z = Tax Awareness

X × Z = Interaction between *Hubbul Wathon Minal Iman* and Tax Awareness

α = Constant

β = Regression coefficient

ε = Error

Table 4. Results of Multiple Regression and Moderated Regression Analysis (MRA)

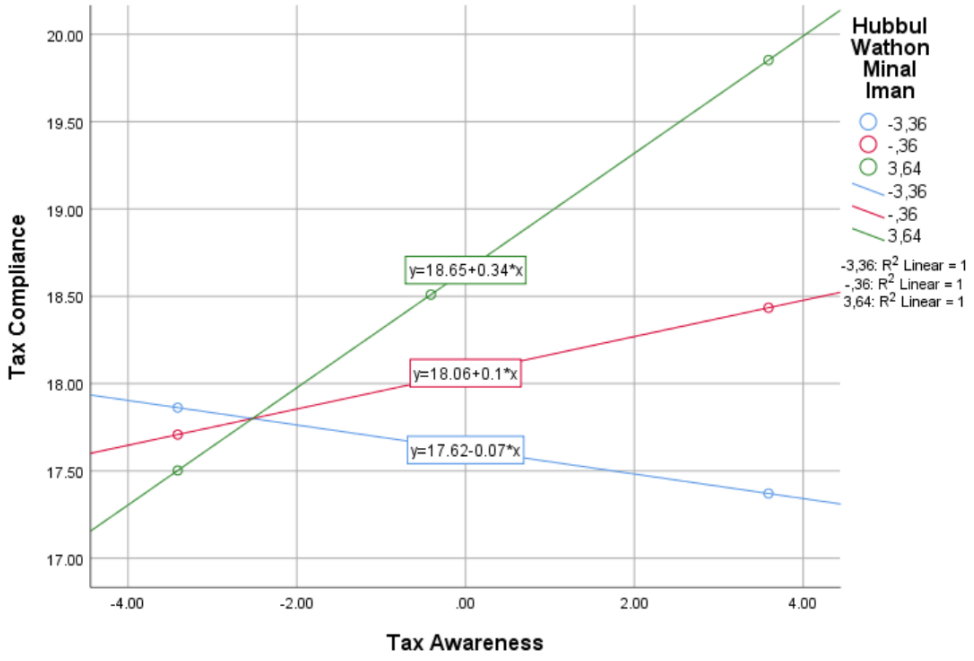
Research Variables	Model 1			Model 2		
	B	T	Sig	B	T	Sig
Constant	14.543	17.490	.000	27.207	8.413	.000
Hubbul Wathon Minal Iman	.199	4.497	.000	-.592	-3.511	.000
Tax Awareness	-	-	-	-.921	-3.835	.000
*Hubbul Wathon Minal Iman**Tax Awareness	-	-	-	.058	4.723	.000
R^2	.039			.103		
F-value	20.229			18.972		
Sig. (F-test)	.000[b]			.000[b]		

Source: processed data (2026)

The results of the MRA analysis in the table show that in Model 1, the variable "*hubbul wathon minal iman*" has a positive and significant impact on the desire to adhere to tax obligations among prospective taxpayers. This is indicated by a coefficient value of 0.199 with a significance level of 0.0000 (0.05). This finding indicates that the higher an individual's understanding of

"*hubbul wathon minal iman*," the stronger their intention to fulfill their tax obligations in the future. Furthermore, the R-squared value of 0.039 indicates that the "*hubbul wathon minal iman*" variable explains 3.9% of the variation in prospective taxpayers' compliance intentions, whereas other variables outside the research model have an impact on the remainder.

Figure 1. Moderating Effect of Tax Awareness on the Relationship between *hubbul wathon minal iman* and Tax Compliance Intention



Source: processed data (2026)

Figure 1 The results of the data analysis clearly show that Tax Awareness moderates the relationship between *hubbul wathon minal iman* and Tax Compliance. This moderating role is evidenced by significant changes in the regression line's slope at each level of Tax Awareness; when tax awareness is high, love for the homeland makes a strong positive contribution to tax compliance (slope = 0.34), whereas at low levels of awareness, this effect weakens and turns negative (slope = -0.07). Given the changes in the strength and direction of the relationship depending on this moderator variable, it can be concluded that this model successfully demonstrates the moderating effect statistically, wherein Tax Awareness acts as a key factor determining the extent to which an individual's sense of national morality can be translated into actual tax compliance behavior.

In Model 2, after including the moderating variable of tax awareness, an interaction coefficient of 0.058 was obtained between *hubbul wathon minal iman* and tax awareness, with a significance level of 0.000 (<0.05). These results indicate that tax awareness moderates the relationship between *hubbul wathon minal iman* and prospective taxpayers' compliance intentions. The positive interaction coefficient suggests that tax awareness strengthens the effect of *hubbul wathon minal iman* on prospective taxpayers' compliance intentions. Furthermore, the R-squared value increased from 0.039 in Model 1 to 0.103 in Model 2. This increase indicates that the inclusion of tax awareness as a moderating variable improved the model's ability to explain the variation in prospective taxpayers' compliance intentions from 3.9% to 10.3%.

Although the coefficients of determination are still really low, this makes sense because tax compliance intention captures a routine behaviour influenced by many psychological and contextual variables. The Theory of Planned Behavior, identifies intention as determined by subjective norms, attitudes and perceived behavioral control. In addition to these factors, other studies have found several determinants of tax compliance such as: tax knowledge (the degree to which taxpayers understand the relevant laws and regulations), trust in government institutions (responsibilities involved with the collection and distribution of taxes), perceived fairness of tax system, tax sanctions (penalties for noncompliance), tax morale, quality aspects of service by the taxation authority and previous experience in paying taxes. Thus, *hubbul wathon minal iman* should not be considered as a single predictor but rather one of the few important factors behind taxpayer compliance intention.

The study's findings show that comprehension of the idea of "*hubbul wathon minal iman*", which is interpreted as love for one's homeland, can encourage someone to fulfill their tax obligation even while they are still at the stage of being a prospective taxpayer. The concept of "*hubbul wathon minal iman*," interpreted as love for the homeland as part of one's faith, encourages individuals to cultivate a sense of belonging, responsibility, and concern for the sustainability of the nation and state. In the context of taxation, this value is not only understood as a religious teaching but is also translated into a moral imperative to contribute to national development through the fulfillment of tax obligations. Thus, prospective taxpayers who have a better understanding of this value tend to view tax payment not merely as an administrative

obligation regulated by the state, but as a form of service to the nation that aligns with the values of faith they hold dear.

These findings support the Theory of Planned Behavior, which states that intention is the primary determinant of behavior and is influenced by attitudes, subjective norms, and perceived behavioral control (Ajzen, 1991). In this study, the concept of "*hubbul wathon minal iman*" serves as both a religious value and a form of nationalism that shapes subjective norms among prospective taxpayers. When individuals believe that loving their homeland is part of their faith, this belief fosters a positive attitude toward tax obligations, thereby increasing their intention to comply in the future. The results of this study are also consistent with the research by Najmi (2021) and Ibda (2017), which explain that religious values combined with a spirit of nationalism can enhance citizens' sense of responsibility toward the public interest.

Furthermore, the findings of this study are novel because they highlight "*hubbul wathon minal iman*" as an independent variable in the context of tax behavior—an approach that, to date, remains very rare in empirical tax research in Indonesia. Most previous studies have primarily explained tax compliance through factors such as tax knowledge, tax penalties, general religiosity, tax morale, and trust in the government. This study offers a different perspective by integrating local religious values that have developed within the Islamic heritage of the Nusantara into a model of tax compliance behavior. Furthermore, the procedure of creating the measurement tool for the *hubbul wathon minal iman* variable is another aspect of this study's strength. Given that this construct is a relatively new religious concept in tax research, the development of indicators and statements did not rely solely on a literature review but first underwent a content validity process involving experts in the religious field to ensure that each item truly represents the conceptual meaning of *hubbul wathon minal iman*. After achieving conceptual alignment, the instrument was then tested through a pilot study and statistical validity testing before being used in the main study. These steps ensure that the research instrument not only meets empirical validity based on statistical test results but also possesses strong content validity, as it has been confirmed by experts in their respective fields. Thus, the positive relationship found in this study is believed to truly reflect the influence of "*hubbul wathon minal iman*" on the intention to comply with tax obligations, rather than merely a statistical

correlation between questionnaire items. This approach also offers a methodological contribution to future research aimed at developing instruments based on local religious values in the field of taxation as well as other behavioral studies.

The moderating effect also has an essential practical implication. There is no change either on the relationship between *hubbul wathon minal iman* with tax compliance intention, it is not proven that people who understands about this law has a high intention to comply on taxes when their awareness of tax in low level. On the other hand, a higher level of tax awareness empowers national and religious values into higher intentions for compliance with tax obligations. Thus, tax education initiatives among young taxpayers would need to promote both tax awareness and civic-religious values, promoting voluntary compliance.

4. Conclusion

This study successfully demonstrated that an understanding of the concept "*hubbul wathon minal iman*" has a favorable impact on potential taxpayers' intention to comply. The results indicate that the higher an individual's understanding of the value of love for one's country as part of faith, the stronger their intention to fulfill their tax obligations. The religious and nationalistic values embedded in the concept of "*hubbul wathon minal iman*" assist in creating subjective standards that encourage potential taxpayers to fulfill their tax obligations.

This study also successfully demonstrated that tax awareness moderates the effect of *hubbul wathon minal iman* on prospective taxpayers' compliance intentions in a reinforcing direction. These results indicate that the influence of the value of "*hubbul wathon minal iman*" on compliance intentions becomes stronger when individuals possess a high level of tax awareness. Thus, tax awareness serves as a factor that reinforces the transformation of religious values and nationalism into intentions to comply with tax obligations.

The implications of this study suggest that efforts to increase tax compliance intentions among the younger generation are not sufficient through education on tax regulations alone; rather, they must also integrate the reinforcement of religious values and nationalism, supported by increased tax awareness. Theoretically, these findings expand the application of the Theory of

Planned Behavior by demonstrating that the local value of "*hubbul wathon minal iman*" can shape subjective values that influence compliance intentions, while tax awareness serves as a factor that strengthens this relationship. Practically, the results of this study can serve as a consideration for the Directorate General of Taxes and educational institutions in designing tax education programs that integrate technical aspects, religious values, and nationalism to foster a culture of tax compliance from an early age among prospective taxpayers.

This study has several limitations. This experiment has three main limitations:First, the data was based on a cross-sectional research design therefore it limited any causal interpretation with respect to all of the variables being measured at one-time point. Second, this study was based on self-reported questionnaires that may have been affected by social desirability due to the nature of variables (religious values and nationalism) studied. Third, this study focused on the compliance intention of potential taxpayers instead of their behaviour after they become registered tax payers. Thus, longitudinal or experimental designs should be used in future studies to determine whether compliance intention converts into actual tax compliance behaviour.

Based on the research findings, it is recommended that, in practice, the Directorate General of Taxes and religious educational institutions develop tax education programs that not only emphasize technical aspects but also integrate religious and national values through an understanding of the principle that "love for the homeland is part of faith" (*hubbul wathon minal iman*), as well as by raising tax awareness to foster a culture of tax compliance and strengthen the younger generation's intention to comply as prospective taxpayers from an early age. Theoretically, future research is recommended to develop a research model by adding other relevant variables, such as tax knowledge and trust in the government, as well as expanding the scope of research to include a more diverse range of subjects, thereby enriching the literature on behavioral taxation—particularly studies that integrate the local religious value of "*hubbul wathon minal iman*" and tax awareness within the framework of the Theory of Planned Behavior.

5. References

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