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Distributive justice, fiscal transparency, and tax authority power: Their influence on ethical perceptions of tax evasion, moderated by religiosity

Putu Sri Sukmawati

Master's Student, Faculty of Economics and Business, Udayana University, Denpasar, Indonesia.

Corresponding Email: sukmawati.2381611012@student.unud.ac.id

ORCID: <https://orcid.org/0009-0004-5563-4630>

I Nyoman Wijana Asmara Putra

Lecture, Faculty of Economics and Business, Udayana University, Denpasar, Indonesia.

E-mail: wijana_putra@yahoo.co.id

Anak Agung Gde Putu Widanaputra

Lecture, Faculty of Economics and Business, Udayana University, Denpasar, Indonesia.

E-mail: widanaputra@unud.ac.id

Ni Made Dwi Ratnadi

Lecture, Faculty of Economics and Business, Udayana University, Denpasar, Indonesia.

E-mail: dwiratnadi@unud.ac.id

Abstract---This study aims to empirically examine ethical perceptions of tax evasion among MSME taxpayers by investigating the influence of distributive justice, fiscal transparency, and tax authority power, while also analyzing the moderating role of religiosity on these relationships. This study adopts a quantitative approach. The sample was determined using a cluster random sampling technique, with a minimum sample size calculated through the Slovin formula, resulting in a requirement of at least 100 respondents. Data were collected via a questionnaire survey involving 138 MSME taxpayers across Bali Province. The data were analyzed using Structural Equation

Modeling–Partial Least Squares (SEM-PLS) with the assistance of SmartPLS 4.0 software to examine both direct effects and moderating relationships among latent variables. The results indicate that distributive justice, fiscal transparency, and tax authority power have a significant negative effect on ethical perceptions of tax evasion. Furthermore, religiosity was found to positively moderate the relationships between distributive justice, fiscal transparency, and tax authority power with ethical perceptions of tax evasion. The findings of this study are expected to enhance the moral awareness of MSME taxpayers in fulfilling their tax obligations ethically. Future research is encouraged to explore additional variables such as public trust, quality of tax services, or prevailing social norms, and to broaden the research context and approach for a more comprehensive understanding.

Keywords---Ethical Perception of Tax Evasion, Distributive Justice, Fiscal Transparency, Tax Authority Power, Religiosity.

Introduction

Tax evasion significantly challenges national revenue optimization globally (Pulungan, 2015), particularly within Indonesia's Micro, Small, and Medium Enterprises (MSMEs) sector. Despite MSMEs' substantial economic contribution of around 60.5% to the national Gross Domestic Product (GDP), their low tax compliance creates significant revenue gaps and fosters negative public perceptions, exacerbated by past prominent evasion cases.

The disparity between taxpayers viewing tax as a burden and government as funding source (Mardiasmo, 2018) often motivates evasion. Indonesian tax revenue realization from 2020-2024 (Kementrian Keuangan, 2025) consistently fell short (e.g., 77.19% in 2020, 84.92% in 2024, despite 105.65% in 2022), suggesting ongoing evasion due to compliance issues or weak enforcement. MSME evasion is driven by self-assessment system (Wardani & Nurhayati, 2019), high burdens, and distrust (Palowa et al., 2018).

While tax evasion research often focuses on technicalities, its ethical dimensions are less explored, despite the inherently moral choices involved in tax compliance. Ethical perceptions are significantly influenced by how taxpayers perceive the fairness of the tax system. Distributive justice, concerning the fair distribution of income and wealth (Pujiaty & Ridwan, 2022), is a crucial determinant; when taxpayers perceive an unfair distribution of benefits from their tax contributions, their ethical resistance to evasion tends to decrease, as evidenced by consistent findings across various contexts (Sikayu et al., 2022). Similarly, fiscal transparency, referring to governmental openness in managing and allocating public funds, plays a vital role. A lack of transparency can erode taxpayer trust and increase the perceived justification for tax evasion (Sikayu et al., 2022; Wardani et al., 2022). Beyond these psychological factors, this study integrates structural aspects like tax authority power. Defined by its capacity to detect tax crimes and enforce penalties, including robust auditing and sanctioning

capabilities, a strong tax authority is widely expected to suppress permissive perceptions and actual instances of tax evasion (Widuri et al., 2023). The perceived effectiveness and legitimacy of tax enforcement mechanisms are pivotal in shaping taxpayers' ethical boundaries regarding compliance.

However, inconsistencies in prior research regarding the direct influence of distributive justice, fiscal transparency, and tax authority power on ethical perceptions of tax evasion (Ariyanto et al., 2020; Mujiyati et al., 2018; Maulani et al., 2021; Widuri et al., 2023) point to unexamined moderating factors. Religiosity, reflecting internalized moral values is a strong candidate; highly religious individuals often view tax evasion as morally conflicting, potentially strengthening tax morale and reducing evasion propensity (Purnamasari et al., 2021; Hakki et al., 2023). Exploring how religiosity modifies the impact of fairness, transparency, and enforcement on ethical perceptions is critical to reconcile existing inconsistencies. This study grounds itself in Ajzen (1991) Theory of Planned Behavior (TPB), which posits that behavioral intention is determined by attitude, subjective norms, and perceived behavioral control. For tax evasion, attitudes align with distributive fairness and fiscal transparency; subjective norms with social/religious values (e.g., high religiosity rejecting evasion); and perceived behavioral control with tax authority power (effectiveness in auditing and sanctioning).

Based on the background and identified gaps, this study empirically examines the influence of distributive justice, fiscal transparency, and tax authority power on ethical perceptions of tax evasion among MSME taxpayers in Bali Province, while also analyzing religiosity's moderating role. Employing a quantitative approach, the study utilizes survey questionnaire data collected from MSME taxpayers across Bali Province. The data were subsequently analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4.0 software to test both direct effects and moderating relationships among the latent variables.

Literature Review

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), is a prominent framework emphasizing rationality and conscious control in human actions. It posits that behavior is driven by intention, which is shaped by three determinants: attitude toward the behavior (individual beliefs about outcomes), subjective norms (perceived social pressure), and perceived behavioral control (perceived ease or difficulty of performance). These components collectively influence intention, a direct predictor of behavior, with perceived behavioral control also directly impacting behavior, especially under significant external constraints. This framework offers a flexible lens for analyzing human actions.

Ethical Perception of Tax Evasion

Perception is the cognitive process of recognizing, interpreting, and understanding surroundings, influenced by values and social environment (Robbins & Judge, 2015). In tax evasion, perception involves interpreting practices, influenced by

information on regulations, fairness, and consequences, which can promote compliance or foster tolerance if the environment is permissive, or perceptions are negative. Ethics is a system of values guiding honorable human conduct (Keraf, 1998), functioning as a moral philosophy that critically evaluates principles beyond mere societal norms. Tax evasion is an illegal act by taxpayers to avoid obligations by concealing true financial conditions, violating tax laws, and incurring sanctions (Mardiasmo, 2018).

Distributive Justice

Distributive justice, a key aspect of tax justice (Wenzel, 2003), focuses on the equitable balance between resources contributed and benefits received within the tax system. When taxpayers perceive an unfair tax burden or unequal benefits, compliance tends to decrease (Wenzel, 2003). This concept promotes taxpayer compliance and guides equitable tax revenue distribution (Artawan et al., 2017). Sikayu et al. (2022) found a negative effect of distributive justice on MSME owners' attitudes toward tax evasion, and Herman et al. (2023) confirmed fairness influences compliance.

H1: Distributive justice negatively influences ethical perceptions of tax evasion among MSME taxpayers.

Fiscal Transparency

Fiscal transparency refers to the information available to the public about the government's fiscal policy-making process, encompassing the clarity, reliability, frequency, timeliness, and relevance of public fiscal reporting, as well as the openness of such information (IMF, 2018). Clear information on government finance promotes positive attitudes and compliance. Sikayu et al. (2022) found a significant negative influence of fiscal transparency on MSME owners' attitudes toward tax evasion. Wardani et al. (2022) also indicate that higher transparency enhances taxpayer compliance.

H2: Fiscal transparency negatively influences ethical perceptions of tax evasion among MSME taxpayers.

Tax Authority Power

Tax authority power reflects taxpayers' perceptions of the authority's capacity to detect and sanction tax offenses (Hofmann et al., 2022). Theories differentiate coercive power (strict control, sanctions) from legitimate power (taxpayer acceptance of authority) (Hofmann et al., 2022). Nikulin (2020) found positive perceptions of authorities increase tax morale and compliance. Rachmania & Suharti (2019) showed good service and fair regulations reduce evasion.

H3: Tax authority power negatively influences ethical perceptions of tax evasion among MSME taxpayers.

Religiosity

Religiosity is conceptually defined as a multifaceted construct encompassing beliefs, practices, and values that provide meaning and guidance in an individual's life (Saroglou, 2011). Religiosity is a particularly strong candidate

because highly religious individuals often possess a deeply ingrained moral compass that views tax evasion as an act conflicting with their ethical and spiritual principles. This internal moral framework can potentially strengthen their tax morale and significantly reduce their propensity for evasion (Purnamasari et al., 2021; Hakki et al., 2023). Moreover, religiosity's influence extends to how individuals perceive and react to systemic factors. For instance, it can interact with perceptions of fiscal transparency, where religious individuals might exhibit increased sensitivity to governmental accountability, leading to a stronger commitment to compliance when transparency is high (Jamalallail & Indarti, 2022). Similarly, in the context of tax authority power, religiosity may reinforce the impact of perceived enforcement, causing individuals to adhere more strictly to tax laws when combined with a strong moral conviction (Rusilawaty & Ernandi, 2023). This multifaceted influence makes religiosity a critical moderator in understanding the ethical dimensions of tax evasion.

H4: Religiosity strengthens the negative influence of distributive justice on ethical perceptions of tax evasion among MSME taxpayers.

H5: Religiosity strengthens the negative influence of fiscal transparency on ethical perceptions of tax evasion among MSME taxpayers.

H6: Religiosity strengthens the negative influence of tax authority power on ethical perceptions of tax evasion among MSME taxpayers.

Research and Methodology

Conceptual Framework

This study examines five main constructs, consisting of three independent variables: distributive justice, fiscal transparency, and tax authority power, as well as one dependent variable, ethical perceptions of tax evasion. Additionally, this study includes one moderating variable, religiosity. To visualize the relationships between these variables, see Figure 1 below.

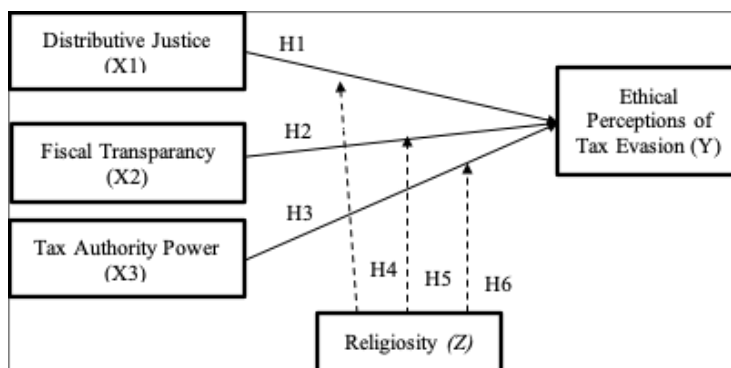


Figure 1: Conceptual Model of the Study; *Source: Authors*

Research Design, Population, Sample, and Data Collection

This study employed a quantitative research approach utilizing a survey questionnaire. The target population comprised 364,417 Micro, Small, and Medium Enterprises (MSME) taxpayers in Bali Province. A Cluster Random

Sampling technique was used, dividing the population into seven clusters based on registered Tax Service Offices (KPP) in Bali (Sugiyono, 2023). The minimum sample size was determined using the Slovin formula (Umar, 2013) with a 10% margin of error, yielding 100 respondents; however, 138 MSME taxpayers ultimately participated.

Operational Definition of Variables

Table 1: Summary of Indicator Variables

Variable	Indicators	Scale	Source of Indicators
Ethical Perception of Tax Evasion (Y)	Tax rate, Tax justice, Tax benefits, Tax management, Law enforcement	5-point Likert	Ariyanto et al. (2020)
Distributive Justice (X ₁)	Tax burden and benefits at the individual level, group level, and societal level	5-point Likert	Wenzel (2003) in Ad et al. (2021)
Fiscal Transparency (X ₂)	Accessibility of tax information, Clarity of tax revenue and allocation, Accountability of tax management	5-point Likert	Pakpahan et al. (2015)
Tax Authority Power (X ₃)	Coercive power, Legitimate power	5-point Likert	Kastlunger et al. (2013)
Religiosity (Z)	Intrapersonal Religiosity, Interpersonal Religiosity	5-point Likert	McGee et al. (2020)

Source: Various Sources of Data, 2024

Data Analysis

The method of data analysis uses SEM-PLS (Structural Equation Modeling-Partial Least Square) that uses Smart PLS 4.0 software application.

Findings and Discussions

Validity Analysis

Convergent validity will be assessed by examining outer loadings (should be > 0.70) and Average Variance Extracted (AVE) values (should be > 0.50).

Table 2: Convergent Validity

Variable	Indicators	Outer Loading	AVE	Result
Distributive Justice (X ₁)	X1.1.1	0,900	0,785	Valid
	X1.1.2	0,872		Valid
	X1.2.1	0,901	0,807	Valid
	X1.2.2	0,895		Valid
	X1.3.1	0,908		Valid

Variable	Indicators	<i>Outer Loading</i>	AVE	Result
Fiscal Transparency (X ₂)	X1.3.2	0,919	0,705	Valid
	X2.1.1	0,824		Valid
	X2.1.2	0,855		Valid
	X2.2.1	0,846	0,693	Valid
	X2.2.2	0,819		Valid
	X2.3.1	0,822	0,642	Valid
	X2.3.2	0,781		Valid
Tax Authority Power (X3)	X3.1.1	0,837	0,684	Valid
	X3.1.2	0,796		Valid
	X3.1.3	0,848		Valid
	X3.2.1	0,764	0,637	Valid
	X3.2.2	0,768		Valid
	X3.2.3	0,900		Valid
Ethical Perception of Tax Evasion (Y)	Y1.1.1	0,854	0,744	Valid
	Y1.1.2	0,872		Valid
	Y1.2.1	0,899	0,784	Valid
	Y1.2.2	0,904		Valid
	Y1.3.1	0,914	0,826	Valid
	Y1.3.2	0,937		Valid
	Y1.4.1	0,887	0,832	Valid
	Y1.4.2	0,845		Valid
	Y1.5.1	0,899	0,761	Valid
	Y1.5.2	0,839		Valid
Religiosity (Z)	Z1.1.1	0,814	0,629	Valid
	Z1.1.2	0,783		Valid
	Z1.1.3	0,733		Valid
	Z1.1.4	0,827		Valid
	Z1.2.1	0,766	0,599	Valid
	Z1.2.2	0,791		Valid
	Z1.2.3	0,708		Valid
	Z1.2.4	0,872		Valid

Source: Data analyzed, 2025

Based on Table 2, the loading factor values for all items are above 0.7, and the AVE values for all indicator variables are above 0.5. Therefore, all items and variables are considered valid.

Reliability Analysis

Internal Consistency reliability is assessed using Composite Reliability (CR) (should be > 0.70) and Cronbach's Alpha (should be > 0.70).

Table 3: Reliability Analysis

Variable	Cronbach's Alpha	Composite Reliability
Distributive Justice (X ₁)	0,889	0,891
Fiscal Transparency (X ₂)	0,801	0,804
Tax Authority Power (X ₃)	0,814	0,817
Religiosity (Z)	0,890	0,892
Ethical Perception of Tax Evasion (Y)	0,869	0,893

Source: Data analyzed, 2025

Structural Model Analysis

The coefficient of determination (R^2) for ethical perceptions of tax evasion was 0.263, indicating that 26.3% of its variance is explained by the independent variables and religiosity's moderating effects. While considered weak according to Hair et al. (2017), this value is still acceptable in complex social research, suggesting that the variables contribute to shaping taxpayers' ethical perceptions of tax evasion, though not dominantly.

Hypothesis Testing

The decision-making criteria for hypothesis testing refer to a t-statistic value greater than 1.96 and a p-value less than 0.05 ($\alpha = 5\%$), indicating that the relationship between constructs is statistically significant.

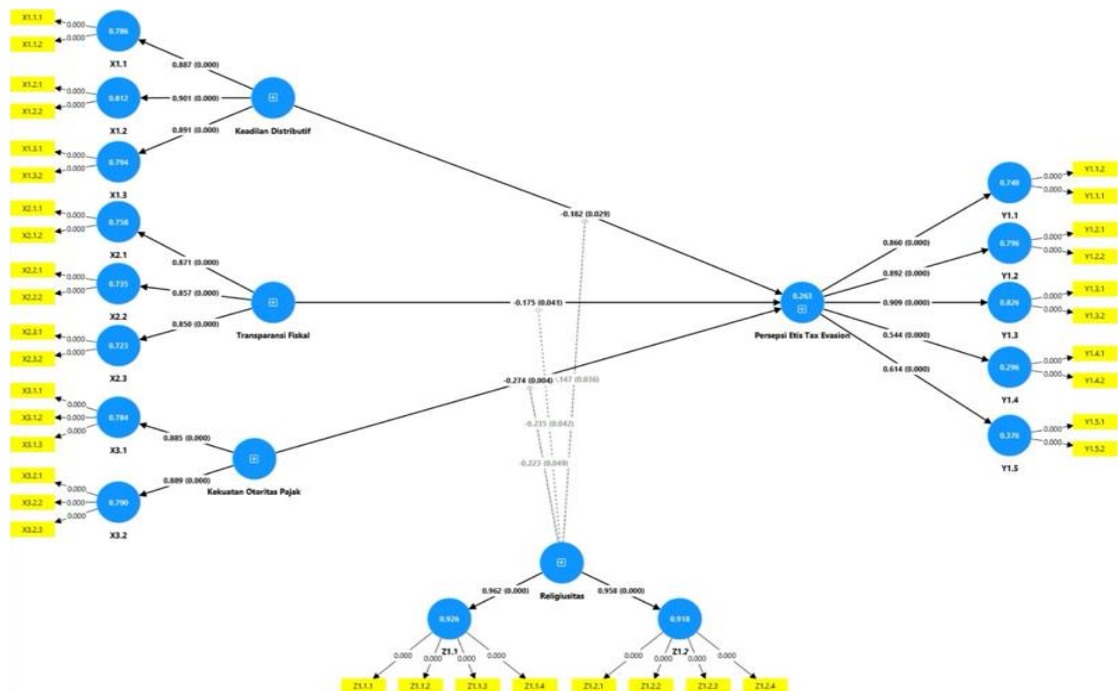


Figure 2: Hypothesis testing result

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T statistics (O/STDEV)	P Values	Hypothesis
X1 → Y	-0,182	-0,185	0,083	2,202	0,029	Accepted
X2 → Y	-0,175	-0,180	0,085	2,063	0,041	Accepted
X3 → Y	-0,274	-0,285	0,093	2,955	0,004	Accepted
X1 → M → Y	-0,147	-0,143	0,069	2,123	0,036	Accepted
X2 → M → Y	-0,235	-0,200	0,115	2,052	0,042	Accepted
X3 → M → Y	-0,223	-0,237	0,112	1,990	0,049	Accepted

Source: Data analyzed, 2025

Discussion

Distributive Justice on Ethical Perceptions of Tax Evasion

The analysis confirms that distributive justice has a significant negative effect on taxpayers' ethical perception of tax evasion among MSMEs. When taxpayers perceive the tax system as fair—particularly in terms of tax burden and social benefits—they are less likely to view tax evasion as ethical. This aligns with the Theory of Planned Behavior (Ajzen, 1991), which suggests that individuals' beliefs about the outcomes of actions influence their attitudes. Supporting studies include Cahyono and Urumsah (2022), who found that belief in distributive fairness enhances tax compliance; Sikayu et al. (2022), who reported a significant negative effect of distributive justice on MSME owners' attitudes toward tax evasion; and Sherina et al. (2023), who found similar results among accounting students.

Fiscal Transparency on Ethical Perceptions of Tax Evasion

Fiscal transparency significantly and negatively affects ethical perceptions of tax evasion. Taxpayers who perceive higher clarity and accessibility of government tax revenue and allocation are less inclined to justify tax evasion. This supports the "attitude toward behavior" component of the Theory of Planned Behavior (Ajzen, 1991). Transparent reporting fosters taxpayer accountability and trust. These findings are consistent with Sikayu et al. (2022), Wardani et al. (2022), and Hasanah and Mutmainah (2022), all of whom found that improved transparency leads to reduced ethical justification of tax evasion among MSMEs.

Tax Authority Power on Ethical Perceptions of Tax Evasion

Tax authority power has a significant negative influence on ethical perceptions of tax evasion. The perception of coercive power—especially regarding audits and penalties—plays a key role in discouraging taxpayers from rationalizing tax evasion. This supports the "control beliefs" construct in Ajzen's (1991) Theory of Planned Behavior. Strong enforcement is perceived as an external constraint that discourages unethical behavior. This result aligns with Nikulin (2020) and Rachmania and Suharti (2019), both of whom found that credible enforcement reduces the moral justification for tax evasion in both large and small enterprises.

Religiosity Moderates the Effect of Distributive Justice on Ethical Perceptions of Tax Evasion

Religiosity significantly strengthens the negative effect of distributive justice on ethical perceptions of tax evasion. Higher levels of religiosity, especially

interpersonal religiosity (e.g., active participation in religious communities), enhance individuals' moral stance against tax evasion when the tax system is perceived as fair. These findings are consistent with Hakki et al. (2023) and Syahrani and Badjuri (2023), who concluded that religiosity acts as a moderating variable that reinforces the negative relationship between tax justice and support for tax evasion.

Religiosity Moderates the Effect of Fiscal Transparency on Ethical Perceptions of Tax Evasion

Religiosity also amplifies the negative relationship between fiscal transparency and ethical perceptions of tax evasion. Religious taxpayers are more responsive to government openness, interpreting transparent practices as moral incentives not to evade taxes. Interpersonal religiosity again emerged as the most significant aspect. These findings corroborate those of Jamalallail and Indarti (2022) and Suyanto et al. (2025), who found that religiosity enhances ethical judgment when governments display fairness and transparency in taxation.

Religiosity Moderates the Effect of Tax Authority Power on Ethical Perceptions of Tax Evasion

Religiosity reinforces the negative impact of tax authority power on ethical perceptions of tax evasion. Taxpayers with strong religious values are more morally opposed to tax evasion when tax authorities demonstrate strength and legitimacy. Interpersonal religiosity shapes this enhanced ethical sensitivity. This is consistent with Rusilawaty and Ernandi (2023), who found that religiosity improves perceptions of tax enforcement, and McGee (2023), who emphasized that religiosity fosters voluntary compliance, especially when authorities are perceived as legitimate.

Conclusions

The results of this study reveal that distributive justice, fiscal transparency, and tax authority power each have a significant negative effect on the ethical perception of tax evasion among MSME taxpayers. Specifically, higher perceived distributive justice leads taxpayers to view tax evasion as less ethically acceptable. Likewise, increased fiscal transparency—particularly regarding the clarity of revenue allocation—lowers the likelihood of taxpayers justifying tax evasion on ethical grounds. Furthermore, when taxpayers perceive strong and coercive power from tax authorities, they are more likely to consider tax evasion as an unethical act. In addition, the findings demonstrate that religiosity serves as a moderating variable that reinforces these negative relationships. MSME taxpayers with higher levels of religiosity, especially those actively involved in religious communities, show a stronger moral stance against tax evasion when distributive justice is perceived to be high, when fiscal transparency is evident, and when tax authority power is clearly enforced. These findings underscore the importance of both institutional factors and internal moral values in shaping ethical tax behavior among MSME taxpayers.

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