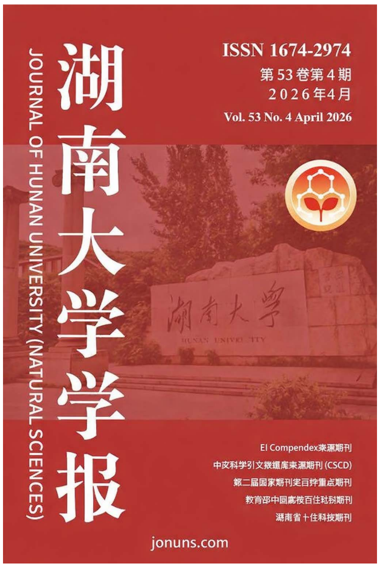

Journal of Hunan University

(Natural Sciences)

Vol. 53 No. 4

April 2026

Available online at

https://jonuns.com

Open Access Article

https://doi.org/10.55463/issn.1674-2974.53.4.9

THE EFFECT OF MAQASID AL-SHARIAH VALUES ON TAX COMPLIANCE BEHAVIOR: EMPIRICAL EVIDENCE USING PLS-SEM

Lince Bulutoding [1]*, Azizah Saban [2], St Salmah Sharon [3]

[1] Universitas Islam Negeri Alauddin Makassar, Indonesia,
[2] Universiti Malaya Wales, Malaysia,
[3] Sekolah Tinggi Ilmu Ekonomi Ciputra Makassar, Indonesia,

* Corresponding author: Lince.bulutoding@uin-alauddin.ac.id

Article History:

Received: February 18, 2026
Revised: March 31, 2026
Accepted: April 20, 2026
Published: April 30, 2026

Abstract : This study examines the effect of Maqasid al-Shariah values on tax compliance behavior using an empirical approach. Grounded in behavioral accounting and ethical value theory, the study conceptualizes Maqasid al-Shariah values as a multidimensional ethical framework reflecting justice, social welfare, and protection of wealth. Data were collected through a structured questionnaire administered to Muslim taxpayers, and the analysis was conducted using Partial Least Squares–Structural Equation Modeling (PLS-SEM). The results indicate that Maqasid al-Shariah values have a positive and significant effect on tax compliance behavior. The findings suggest that ethical value-based mechanisms play an important role in shaping taxpayer behavior beyond conventional economic deterrence models. This study contributes to the literature by integrating Maqasid al-Shariah values into empirical tax compliance research and offers practical implications for value-oriented tax policy design.

Keywords : Maqasid al-Shariah values; Tax compliance behavior; Ethical values; Behavioral accounting; PLS-SEM.

伊斯兰教法目标（Maqasid al-Shariah）价值对纳税合规行为的影响：基于PLS-SEM的实证证据

摘要：本研究采用实证方法探讨伊斯兰教法目标（Maqasid al-Shariah）价值对纳税合规行为的影响。基于行为会计与伦理价值理论，研究将Maqasid al-Shariah价值概念化为一个多维度的伦理框架，涵盖公平、社会福利以及财富保护等核心要素。数据通过对穆斯林纳税人发放结构化问卷收集，并运用偏最小二乘结构方程模型（PLS-SEM）进行分析。研究结果表明，Maqasid al-Shariah价值对纳税合规行为具有显著的正向影响。该发现说明，以伦理价值为基础的机制在塑造纳税人行为方面具有重要作用，且超越了传统经济威慑模型的解释范围。本研究通过将Maqasid al-Shariah价值纳入纳税合规的实证研究中，对相关文献作出了补充，并为以价值导向的税收政策设计提供了实践启示。

关键词：伊斯兰教法目标价值；纳税合规行为；伦理价值；行为会计；PLS-SEM

1. Introduction

Tax compliance remains a central concern for governments worldwide, particularly in developing economies where tax revenue plays a critical role in financing public goods and social welfare [1]. Despite continuous improvements in tax administration systems, compliance levels often remain suboptimal [2]. Traditional approaches to tax compliance have largely relied on economic deterrence models, emphasizing enforcement mechanisms such as audits, penalties, and sanctions [3]. Although these approaches contribute to compliance, they are insufficient to fully explain taxpayer behavior, as individuals do not always act solely based on economic rationality [4].

Recent developments in behavioral accounting and behavioral economics suggest that tax compliance behavior is also shaped by ethical values, moral norms, and internalized belief systems [5]. These perspectives argue that compliance decisions are influenced not only by external enforcement but also by taxpayers' perceptions of responsibility, fairness, trust, and social obligation [6]. Consequently, value-based and ethical frameworks have gained increasing attention in explaining voluntary tax compliance behavior [7].

Within this context, Islamic ethical values provide a comprehensive framework for understanding compliance behavior among Muslim taxpayers [8]. One of the most prominent frameworks is Maqasid al-Shariah, which represents the fundamental objectives of Islamic principles, including the protection of religion, life, intellect, wealth, and social order [9]. Rather than functioning merely as a religious doctrine, Maqasid al-Shariah can be conceptualized as a structured ethical value system that emphasizes justice, social welfare, and the protection of collective interests [10]. These values may shape economic behavior by encouraging individuals to fulfill social obligations, including tax compliance, as part of their moral responsibility to society [11].

Previous studies examining the relationship between religiosity and tax compliance have produced mixed and inconsistent results, largely due to the use of religiosity as a broad and generalized construct [12]. Most prior studies focus on religious commitment or belief intensity rather than structured ethical objectives that directly guide economic behavior [13]. Moreover, empirical research integrating Maqasid al-Shariah as a multidimensional ethical value construct in tax compliance studies remains limited [14]. As a result, there is insufficient empirical understanding of how structured ethical value systems rooted in Maqasid al-Shariah influence taxpayer behavior beyond conventional economic deterrence and general religiosity-based explanations.

Building on this research gap, this study introduces a novel perspective by conceptualizing Maqasid al-Shariah as a structured and multidimensional ethical framework. Unlike prior studies that primarily examine religiosity as a general construct, this study adopts Maqasid al-Shariah to capture value-oriented principles grounded in justice, social welfare, and protection of wealth. This distinction is critical because religiosity typically reflects belief intensity, whereas Maqasid represents a normative ethical system that directly guides individual and social behavior. Therefore, this study not only extends behavioral tax compliance literature but also provides a more theoretically grounded and analytically precise approach to understanding ethical influences on taxpayer compliance behavior.

This study makes three key contributions. First, it extends behavioral tax compliance literature by integrating Maqasid al-Shariah values as a structured ethical construct rather than relying on general religiosity measures. Second, it provides empirical evidence from Muslim taxpayers in a developing-economy context, which remains relatively underrepresented in mainstream tax compliance research. Third, the findings offer practical insights for tax authorities and policymakers in designing compliance strategies that complement enforcement mechanisms with ethical education, fairness-based communication, and value-oriented taxpayer engagement.

The remainder of this paper is organized as follows. Section 2 reviews the relevant literature on tax compliance, behavioral and ethical perspectives, and Maqasid al-Shariah values, and develops the research hypothesis. Section 3 explains the research methodology, including data collection procedures, variable measurement, and the PLS-SEM analysis technique. Section 4 presents and discusses the empirical results. Finally, Section 5 concludes the study by summarizing the main findings, outlining theoretical and practical implications, acknowledging limitations, and suggesting directions for future research.

2. Literature Review and Hypotheses Development

2.1. Tax Compliance Theory

Tax compliance refers to the willingness of taxpayers to comply with tax laws, regulations, and reporting requirements established by tax authorities [21]. Early tax compliance research was dominated by the economic deterrence model, which assumes that taxpayers behave rationally by weighing the benefits of tax evasion against the probability of detection and the severity of penalties [22]. According to this model, compliance is primarily influenced by enforcement mechanisms such as audits and sanctions.

However, empirical evidence has shown that the deterrence model alone is insufficient to explain actual compliance behavior [23]. Many taxpayers continue to comply even when the likelihood of detection is low, suggesting that non-economic factors play a significant role in compliance decisions [24]. This limitation has led to the development of alternative models that incorporate psychological, social, and moral dimensions into tax compliance analysis.

The Fischer model represents an important extension of traditional tax compliance theory by integrating economic, demographic, and psychological variables [25]. This model highlights that compliance behavior is influenced by individual characteristics, attitudes toward taxation, and perceptions of fairness. Subsequent studies further emphasize that compliance is a complex behavioral outcome shaped by both external enforcement and internal motivations [26].

2.2. Behavioral and Ethical Perspectives on Tax Compliance

Behavioral tax research has increasingly focused on ethical values, moral norms, and social influences as key determinants of tax compliance behavior [27]. The concept of tax morale refers to the intrinsic motivation of individuals to pay taxes, which is shaped by personal values, social norms, and trust in government institutions [28]. High levels of tax morale are associated with greater voluntary compliance and reduced reliance on enforcement mechanisms [29].

Several studies have demonstrated that ethical considerations significantly influence taxpayers' compliance decisions [30]. Individuals who perceive tax payment as a moral obligation are more likely to comply, even in the absence of strict enforcement [31]. Perceptions of fairness and justice within the tax system also play a crucial role in shaping compliance behavior [32]. When taxpayers believe that tax policies are fair and that public funds are used responsibly, their willingness to comply increases [33].

Trust in government and tax authorities further strengthens the relationship between ethical values and compliance behavior [34]. Tax systems perceived as transparent and accountable tend to foster higher compliance levels, as taxpayers feel that their contributions support collective welfare [35]. These findings highlight the importance of integrating ethical and behavioral perspectives into tax compliance research.

2.3. Islamic Ethical Values and Maqasid al-Shariah

Islamic ethical values provide a comprehensive moral framework that guides individual and social behavior, including economic activities [36]. Within Islamic thought, economic behavior is not value-neutral but is governed by ethical principles that emphasize justice, responsibility, and social welfare [37]. One of the most widely recognized frameworks representing these principles is Maqasid al-Shariah.

Maqasid al-Shariah refers to the fundamental objectives underlying Islamic ethical principles, which include the protection of religion, life, intellect, wealth, and social order [38]. These objectives serve as a normative framework that promotes societal well-being and equitable distribution of resources [39]. In economic contexts, Maqasid al-Shariah has been conceptualized as an ethical value system that encourages responsible financial behavior and compliance with social obligations [40].

Recent studies in Islamic economics and accounting have applied Maqasid al-Shariah to evaluate organizational performance, governance practices, and ethical decision-making [41]. These studies suggest that Maqasid-based values influence individual behavior by internalizing ethical responsibility rather than relying solely on external enforcement [42]. However, empirical applications of Maqasid al-Shariah in taxation research remain limited, particularly in examining individual tax compliance behavior [43].

2.4. Maqasid al-Shariah Values and Tax Compliance Behavior

The integration of Maqasid al-Shariah values into tax compliance research offers a value-based perspective that complements existing behavioral models. From a Maqasid perspective, paying taxes can be viewed as a form of social responsibility aimed at protecting public welfare and supporting collective development [44]. Compliance with tax obligations aligns with the ethical objective of protecting wealth and ensuring equitable resource distribution within society [45].

Empirical studies examining religiosity and ethical values have found positive associations with tax compliance behavior, although results vary depending on measurement and context [46]. Research that moves beyond general religiosity and focuses on structured ethical frameworks provides a more nuanced understanding of how values influence compliance decisions [47]. By conceptualizing Maqasid al-Shariah as a multidimensional ethical construct, this study responds to calls for more theoretically grounded approaches in behavioral tax research.

Based on the preceding discussion, Maqasid al-Shariah values are expected to positively influence tax compliance behavior by strengthening internal moral motivation and reinforcing perceptions of social responsibility. This relationship is consistent with behavioral accounting theories that emphasize the role of ethical values in shaping compliance decisions [48].

2.5. Hypothesis Development

Drawing on behavioral tax compliance theory and Islamic ethical value perspectives, this study proposes the following hypothesis:

H1: Maqasid al-Shariah values have a positive effect on tax compliance behavior.

3. Research Methodology

3.1. Research Design

This study adopts a quantitative research design with a cross-sectional approach to examine the effect of Maqasid al-Shariah values on tax compliance behavior. A survey method was employed to collect primary data from individual taxpayers. This approach is appropriate for behavioral accounting research that aims to test relationships between latent constructs using empirical data. Quantitative methods enable statistical testing of hypotheses and provide generalizable insights into taxpayer behavior.

3.2. Population and Sample

The population of this study consists of individual Muslim taxpayers who are registered with the tax authority and actively fulfill tax obligations. A purposive sampling technique was applied to ensure that respondents possess relevant knowledge and experience related to tax compliance. This sampling approach is widely used in behavioral tax compliance research focusing on specific taxpayer characteristics.

A total of 150 valid questionnaires were collected and analyzed. This sample size meets the minimum requirements for Partial Least Squares Structural Equation Modeling (PLS-SEM), which is suitable for complex models and relatively small sample sizes. Prior studies suggest that PLS-SEM provides reliable results with sample sizes ranging from 100 to 200 respondents.

3.3. Data Collection Technique

Data were collected using a structured questionnaire distributed both online and offline. The questionnaire consisted of two main sections. The first section gathered demographic information of respondents, while the second section measured the research variables. All items were measured using a five-point Likert scale ranging from strongly disagree (1) to strongly agree (5). This measurement scale is commonly used in behavioral and tax compliance research due to its effectiveness in capturing perceptions and attitudes.

3.4. Variable Measurement

The constructs in this study were operationalized using measurement items adapted from prior studies in Islamic ethics and tax compliance research.

Maqasid al-Shariah Values (MSV) were measured as a multidimensional ethical construct reflecting justice, social welfare, and protection of wealth. The indicators include:

- MSV1: Paying taxes reflects a commitment to social justice
- MSV2: Paying taxes contributes to public welfare
- MSV3: Paying taxes helps protect collective economic resources
- MSV4: Paying taxes is part of ethical responsibility

Tax Compliance Behavior (TCB) was measured using indicators reflecting reporting and payment compliance:

- TCB1: I report my income honestly
- TCB2: I pay taxes on time
- TCB3: I comply fully with tax regulations

All items were adapted and modified to fit the context of this study.

3.5. Data Analysis Technique

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software. PLS-SEM was selected due to its suitability for exploratory and predictive research models and its ability to handle complex relationships between latent constructs.

The analysis followed a two-stage approach: measurement model evaluation and structural model evaluation.

3.6. Measurement Model Evaluation

The measurement model was assessed in terms of indicator reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability was evaluated using outer loadings, with values above 0.70 considered acceptable. Internal consistency reliability was assessed using Cronbach's alpha and composite reliability, with threshold values above 0.70.

Convergent validity was evaluated using the Average Variance Extracted (AVE), with values exceeding 0.50 indicating adequate convergence. Discriminant validity was assessed using the Heterotrait-Monotrait ratio (HTMT), with values below 0.90 indicating satisfactory discriminant validity.

3.7. Structural Model Evaluation

The structural model was evaluated by examining path coefficients, t-values, and p-values obtained through a bootstrapping procedure with 5,000 resamples. The coefficient of determination (R^2) was used to assess the explanatory power of the model. Predictive relevance (Q^2) was also evaluated to assess the model's predictive capability.

In addition, effect size (f^2) was calculated to determine the magnitude of the relationship between variables. These indicators provide a comprehensive evaluation of the structural model in PLS-SEM analysis.

3.8. Common Method Bias

To assess the potential presence of common method bias, Harman's single-factor test was conducted. The results indicate that a single factor does not account for the majority of variance, suggesting that common method bias is not a significant concern in this study.

4. Analysis and Discussion

4.1 Respondent Profile

This study is based on data collected from 150 individual Muslim taxpayers who actively fulfill their tax obligations. The respondents represent diverse demographic backgrounds in terms of age, education level, and occupational status, providing a relevant empirical basis for analyzing tax compliance behavior.

Most respondents fall within the productive age group, indicating active engagement in economic activities and regular interaction with the tax system. In terms of education, the majority possess at least a secondary or higher education level, suggesting an adequate understanding of tax regulations. The occupational profile includes private-sector employees, self-employed individuals, and professionals, reflecting varied sources of income and tax responsibilities. Overall, the sample characteristics support the relevance and reliability of the empirical analysis.

4.2 Measurement Model Evaluation

The measurement model was evaluated to assess the reliability and validity of the constructs. The results indicate that all indicator loadings exceed the recommended threshold of 0.70, confirming indicator reliability. Composite reliability and Cronbach's alpha values are above 0.70, indicating satisfactory internal consistency.

Convergent validity is supported by Average Variance Extracted (AVE) values exceeding 0.50 for all constructs. Discriminant validity was assessed using the HTMT criterion, and all values were within acceptable thresholds (HTMT < 0.90). These results indicate that the measurement model meets the required reliability and validity criteria.

Importantly, the findings demonstrate that Maqasid al-Shariah values can be empirically operationalized as a coherent multidimensional ethical construct. This supports prior studies in Islamic economics and accounting, which argue that Maqasid is not merely a normative concept but can be translated into measurable indicators reflecting justice, social welfare, and protection of wealth.

Table 1. Measurement Model Evaluation

Construct	Indicator	Loading	CR	AVE
Maqasid al-Shariah Values	MSV1	0.812	0.901	0.648
	MSV2	0.845		
	MSV3	0.798		
	MSV4	0.821		
Tax Compliance Behavior	TCB1	0.836	0.914	0.682
	TCB2	0.857		
	TCB3	0.812		

Source: Authors' calculations

The ability to empirically capture Maqasid al-Shariah values is important, as prior studies often relied on abstract or purely normative interpretations of Islamic values. By translating Maqasid principles into measurable dimensions related to justice, social welfare, and protection of wealth, this study supports earlier work in Islamic economics and accounting that argues for the applicability of Maqasid as an analytical framework in empirical research [21–23].

These findings demonstrate that Maqasid al-Shariah values can be empirically operationalized as a coherent multidimensional ethical construct, thereby reinforcing its relevance in behavioral and accounting research.

After confirming the adequacy of the measurement model, the structural model was evaluated to examine the hypothesized relationship. The results indicate that Maqasid al-Shariah values have a positive and statistically significant effect on tax compliance behavior. As presented in Table 2, the path coefficient from Maqasid al-Shariah values to tax compliance behavior is positive and significant at conventional levels, indicating that higher adherence to Maqasid-based ethical values is associated with stronger compliance behavior.

4.3 Structural Model Evaluation

The structural model was evaluated to test the proposed hypothesis. Bootstrapping with 5,000 resamples was performed to assess the significance of the path coefficients.

Table 2. Structural Model Results

Hypothesis	Path	Coefficient (β)	t-value	p-value	Result
H1	Maqasid al-Shariah Values → Tax Compliance Behavior	0.462	6.214	< 0.001	Supported

Source: Authors' calculations

The structural model was assessed using bootstrapping with 5,000 resamples. The results show that Maqasid al-Shariah values have a positive and statistically significant effect on tax compliance behavior ($\beta = 0.462$, $t = 6.214$, $p < 0.001$), supporting the proposed hypothesis.

The coefficient of determination (R^2) indicates that Maqasid al-Shariah values explain a moderate proportion of variance in tax compliance behavior. The predictive relevance (Q^2) value is greater than zero, confirming the model's predictive capability. Additionally, the effect size (f^2) suggests a moderate effect of Maqasid al-Shariah values on tax compliance behavior.

These results demonstrate that ethical value-based constructs play a meaningful role in explaining taxpayer behavior beyond traditional economic factors.

This finding provides strong empirical support for behavioral tax compliance theories that emphasize the role of internalized ethical values and moral motivation in shaping compliance decisions. While traditional deterrence models assume that taxpayers behave primarily as rational utility maximizers driven by audits and penalties, the present results suggest that ethical value systems function as internal regulatory mechanisms that foster voluntary compliance even in the absence of strict enforcement.

The results are consistent with prior studies on tax morale and ethical compliance, which indicate that taxpayers are more likely to comply when they perceive tax payment as a moral and social responsibility [6, 8]. In this context, Maqasid al-Shariah values reinforce the perception that paying taxes contributes to collective welfare and social justice, thereby aligning individual behavior with broader societal objectives.

Compared with studies that examine religiosity in a general sense, this research offers a more structured and theoretically grounded explanation of ethical influence. Previous findings on religiosity and tax compliance have often been inconsistent, partly due to variations in how religiosity is defined and measured [8,9]. By employing Maqasid al-Shariah as a multidimensional ethical framework, this study moves beyond individual belief intensity and captures value-oriented principles that directly guide economic and social behavior. This approach provides a clearer and more analytically precise link between Islamic ethical values and compliance behavior.

Furthermore, the findings highlight that the influence of ethical values on tax compliance is not merely symbolic but substantively shapes behavioral outcomes. This suggests that Maqasid al-Shariah operates as a practical ethical framework that translates normative principles into observable compliance behavior. The relatively strong effect observed in this study may also reflect the contextual relevance of Islamic ethical values in Muslim-majority settings, where such principles are deeply embedded in social norms and moral reasoning.

The findings also resonate with research emphasizing the importance of fairness and justice perceptions in tax systems. From a Maqasid perspective, fair taxation and responsible use of public funds are essential to achieving social welfare and protecting collective wealth. When taxpayers perceive that tax obligations are aligned with these ethical objectives, their willingness to comply increases. This supports earlier studies identifying fairness as a key determinant of voluntary compliance [36–37].

Overall, the results indicate that Maqasid al-Shariah values play a significant role in shaping tax compliance behavior. Ethical value-based considerations do not replace enforcement mechanisms but complement them by strengthening internal motivation and moral commitment. This implies that tax compliance strategies that integrate ethical education, fairness-oriented policies, and value-based communication may enhance compliance outcomes in a more sustainable manner, particularly in Muslim-majority contexts where Maqasid-based values remain influential [31].

5. Conclusion

This study examines the effect of Maqasid al-Shariah values on tax compliance behavior using an empirical approach based on Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings demonstrate that Maqasid al-Shariah values have a positive and significant influence on tax compliance behavior, indicating that ethical value-based considerations play a critical role in shaping taxpayers' willingness to comply with tax obligations.

The results highlight that tax compliance cannot be fully explained by economic deterrence mechanisms alone. While enforcement tools such as audits and penalties remain important, this study provides empirical evidence that internalized ethical values function as a key driver of voluntary compliance. By conceptualizing Maqasid al-Shariah as a structured and multidimensional ethical framework, this study offers a more comprehensive explanation of taxpayer behavior that integrates both economic and moral dimensions.

This study makes three key contributions. First, it extends behavioral tax compliance literature by incorporating Maqasid al-Shariah values as a structured ethical construct, moving beyond general religiosity-based approaches. Second, it demonstrates that Maqasid al-Shariah can be empirically operationalized within a quantitative research framework, strengthening its position as an analytical tool in contemporary accounting and economic research. Third, it provides context-specific insights into how ethical value systems influence compliance behavior in Muslim-majority settings.

From a practical perspective, the findings suggest that tax compliance strategies should not rely solely on enforcement mechanisms. Integrating ethical and value-based approaches such as taxpayer education, fairness-oriented policies, and transparent governance may enhance voluntary compliance in a more sustainable manner.

Despite its contributions, this study has several limitations. The use of a cross-sectional design restricts the ability to establish causal relationships, and the relatively specific sample may limit the generalizability of the findings. Future research is recommended to employ longitudinal designs, expand samples across different regions or countries, and incorporate additional variables such as perceived fairness, trust in government, or tax morale as mediating or moderating factors.

Declarations

Author Contributions

Conceptualization, L.B. and A.S.; methodology, L.B and S.S. ; software, L.B and A.S ; validation, L.B., S.S. and A.S.; formal analysis, L.B. And A.S.; investigation, L.B, A.S. ; resources, L.B and A.S; data curation, L.B, A.S ; writing original draft preparation, L.B. ; writing review and editing, L.B and A.S.; visualization, L.B and A.S.; supervision, L.B and A.S; project administration, S.S; funding acquisition, S.S. All authors have read and agreed to the published version of the manuscript.

Data Availability Statement

The data that support the findings of this study are available from the corresponding author upon reasonable request.

Funding

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Acknowledgements

The author would like to express sincere gratitude to all respondents who voluntarily participated in this study. Appreciation is also extended to colleagues and academic peers who provided constructive feedback during the development of this manuscript. Any remaining errors are the sole responsibility of the author.

Institutional Review Board Statement

All procedures performed in this study involving human participants were conducted in accordance with the ethical standards of the institutional research committee and with the principles of the Declaration of Helsinki. Prior to data collection, informed consent was obtained from all participants, and participation was entirely voluntary. Respondent anonymity and data confidentiality were strictly maintained throughout the research process

Conflicts of Interest

The authors declare that there is no conflict of interest regarding the publication of this manuscript. The authors also confirm that all ethical standards have been fully observed, including the avoidance of plagiarism, data fabrication and/or falsification, misconduct, redundant or duplicate publication, and other unethical practices.

References

[1] Allingham, M. G., & Sandmo, A. (1972). Income tax evasion: A theoretical analysis. *Journal of Public Economics*, 1(3–4), 323–338. https://doi.org/10.1016/0047-2727(72)90010-2

[2] Alm, J., McClelland, G. H., & Schulze, W. D. (1992). Why do people pay taxes? *Journal of Public*

Economics, 48(1), 21–38. https://doi.org/10.1016/0047-2727(92)90040-M
[3] Jackson, B. R., & Milliron, V. C. (1986). Tax compliance research. *Journal of Accounting Literature*, 5, 125–165.
[4] Kirchler, E. (2007). *The economic psychology of tax behaviour*. Cambridge University Press.
[5] Kirchler, E., Hoelzl, E., & Wahl, I. (2008). Enforced versus voluntary tax compliance. *Journal of Economic Psychology*, 29(2), 210–225. https://doi.org/10.1016/j.joep.2007.05.004
[6] Frey, B. S., & Torgler, B. (2007). Tax morale and conditional cooperation. *Journal of Comparative Economics*, 35(1), 136–159. https://doi.org/10.1016/j.jce.2006.10.006
[7] Torgler, B. (2007). *Tax compliance and tax morale*. Edward Elgar.
[8] Luttmer, E. F. P., & Singhal, M. (2014). Tax morale. *Journal of Economic Perspectives*, 28(4), 149–168. https://doi.org/10.1257/jep.28.4.149
[9] Richardson, G. (2008). The relationship between culture and tax evasion. *Journal of International Accounting, Auditing and Taxation*, 17(2), 86–102. https://doi.org/10.1016/j.intaccaudtax.2008.07.002
[10] Bobek, D. D., & Hatfield, R. C. (2003). An investigation of the theory of planned behavior. *Behavioral Research in Accounting*, 15(1), 13–38. https://doi.org/10.2308/bria.2003.15.1.13
[11] Wenzel, M. (2005). Motivation or rationalisation? *Journal of Economic Psychology*, 26(4), 491–508. https://doi.org/10.1016/j.joep.2004.12.004
[12] Hofmann, E., Hoelzl, E., & Kirchler, E. (2008). Preconditions of voluntary tax compliance. *Zeitschrift für Psychologie*, 216(4), 209–217.
[13] Tyler, T. R. (2006). *Why people obey the law*. Princeton University Press.
[14] Murphy, K. (2004). The role of trust in nurturing compliance. *Law and Human Behavior*, 28(2), 187–209.
[15] Braithwaite, V. (2003). Dancing with tax authorities. *Law & Policy*, 25(1), 1–24.
[16] Pickhardt, M., & Prinz, A. (2014). Behavioral dynamics of tax evasion. *Journal of Economic Psychology*, 40, 1–19.
[17] Chapra, M. U. (2008). *The Islamic vision of development*. IRTI.
[18] Chapra, M. U. (2016). *The future of economics*. Islamic Foundation.
[19] Auda, J. (2008). *Maqasid al-Shariah as philosophy of Islamic law*. IIIT.
[20] Kamali, M. H. (2008). *Maqasid al-Shariah made simple*. IIIT.
[21] Asutay, M. (2012). Conceptualising and locating Maqasid al-Shariah. *Asian Journal of Business and Accounting*, 5(2), 1–30.
[22] Dusuki, A. W., & Bouheraoua, S. (2011). The framework of Maqasid al-Shariah. *Journal of Islamic Accounting and Business Research*, 2(2), 85–100. https://doi.org/10.1108/17590811111170540
[23] Mohammed, M. O., & Taib, F. M. (2015). Developing Islamic indices. *Journal of Islamic Accounting and Business Research*, 6(2), 190–213. https://doi.org/10.1108/JIABR-07-2013-0029
[24] Hassan, M. K., & Lewis, M. K. (2007). *Islamic finance*. Edward Elgar.
[25] Farooq, M. O. (2011). Economic justice and Islamic ethics. *Review of Islamic Economics*, 15(2), 5–27.
[26] Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models. *Journal of Marketing Research*, 18(1), 39–50. https://doi.org/10.1177/002224378101800104
[27] Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of partial least squares path modeling. *Advances in International Marketing*, 20, 277–319.
[28] Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A primer on partial least squares structural equation modeling*. Sage.
[29] Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report PLS-SEM. *European Business Review*, 31(1), 2–24. https://doi.org/10.1108/EBR-11-2018-0203
[30] Kline, R. B. (2016). *Principles and practice of structural equation modeling*. Guilford Press.
[31] OECD. (2019). *Tax morale: What drives people to pay taxes?* OECD Publishing.
[32] OECD. (2021). *Building trust in tax*. OECD Publishing.
[33] World Bank. (2020). *Enhancing tax compliance*. World Bank Group.
[34] Levi, M. (1988). *Of rule and revenue*. University of California Press.
[35] James, S., & Alley, C. (2002). Tax compliance and tax administration. *Journal of Finance and Management in Public Services*, 2(2), 27–42.
[36] Alm, J., & Torgler, B. (2011). Do ethics matter? *Journal of Economic Behavior and Organization*, 80(3), 635–648.
[37] Feld, L. P., & Frey, B. S. (2007). Tax compliance as psychological contract. *Public Finance Review*, 35(1), 102–120.
[38] Gangl, K., Hofmann, E., & Kirchler, E. (2015). Tax authorities' interaction styles. *Journal of Economic Psychology*, 52, 166–180.
[39] Jimenez, P., & Iyer, G. S. (2016). Tax compliance in a social setting. *Advances in Accounting*, 33, 87–95.
[40] Halla, M. (2012). Tax morale and compliance behavior. *Kyklos*, 65(2), 306–336.
[41] Torgler, B., & Schneider, F. (2009). The impact of tax morale on compliance. *Economic Analysis and Policy*, 39(2), 228–245.

[42] Fischer, C. M., Wartick, M., & Mark, M. (1992). Detection probability and taxpayer compliance. *Journal of Accounting Literature*, 11, 1–46.
[43] Bobek, D. D., Roberts, R. W., & Sweeney, J. T. (2007). Social norms of tax compliance. *Behavioral Research in Accounting*, 19, 1–28.
[44] Sarstedt, M., et al. (2017). Partial least squares SEM. *Handbook of Market Research*.
[45] Podsakoff, P. M., et al. (2003). Common method biases. *Journal of Applied Psychology*, 88(5), 879–903.
[46] Bollen, K. A. (1989). *Structural equations with latent variables*. Wiley.
[47] Saad, N. (2014). Tax knowledge and tax compliance. *Procedia – Social and Behavioral Sciences*, 109, 1069–1075.
[48] Devos, K. (2014). *Factors influencing individual taxpayer compliance behavior*. Springer.

参考文:

[1] Allingham, M. G., & Sandmo, A. (1972). 所得税逃避：理论分析. *Journal of Public Economics（公共经济学杂志）*, 1(3–4), 323–338. https://doi.org/10.1016/0047-2727(72)90010-2
[2] Alm, J., McClelland, G. H., & Schulze, W. D. (1992). 人们为什么纳税？ *Journal of Public Economics（公共经济学杂志）*, 48(1), 21–38. https://doi.org/10.1016/0047-2727(92)90040-M
[3] Jackson, B. R., & Milliron, V. C. (1986). 税收遵从研究. *Journal of Accounting Literature（会计文献期刊）*, 5, 125–165.
[4] Kirchler, E. (2007). 税收行为的经济心理学. Cambridge University Press（剑桥大学出版社）.
[5] Kirchler, E., Hoelzl, E., & Wahl, I. (2008). 强制与自愿纳税遵从. *Journal of Economic Psychology（经济心理学杂志）*, 29(2), 210–225. https://doi.org/10.1016/j.joep.2007.05.004
[6] Frey, B. S., & Torgler, B. (2007). 税收道德与条件性合作. *Journal of Comparative Economics（比较经济学杂志）*, 35(1), 136–159. https://doi.org/10.1016/j.jce.2006.10.006
[7] Torgler, B. (2007). 税收遵从与税收道德. Edward Elgar 出版社.
[8] Luttmer, E. F. P., & Singhal, M. (2014). 税收道德. *Journal of Economic Perspectives（经济学展望）*, 28(4), 149–168. https://doi.org/10.1257/jep.28.4.149
[9] Richardson, G. (2008). 文化与税收逃避之间的关系. *Journal of International Accounting, Auditing and Taxation（国际会计、审计与税务期刊）*, 17(2), 86–102. https://doi.org/10.1016/j.intaccaudtax.2008.07.002
[10] Bobek, D. D., & Hatfield, R. C. (2003). 计划行为理论的实证研究. *Behavioral Research in Accounting（会计行为研究）*, 15(1), 13–38. https://doi.org/10.2308/bria.2003.15.1.13
[11] Wenzel, M. (2005). 动机还是合理化？ *Journal of Economic Psychology（经济心理学杂志）*, 26(4), 491–508.
[12] Hofmann, E., Hoelzl, E., & Kirchler, E. (2008). 自愿纳税遵从的前提条件. *Zeitschrift für Psychologie（心理学期刊）*, 216(4), 209–217.
[13] Tyler, T. R. (2006). 人们为何遵守法律. Princeton University Press（普林斯顿大学出版社）.
[14] Murphy, K. (2004). 信任在促进遵从中的作用. *Law and Human Behavior（法律与人类行为）*, 28(2), 187–209.
[15] Braithwaite, V. (2003). 与税务机关的互动. *Law & Policy（法律与政策）*, 25(1), 1–24.
[16] Pickhardt, M., & Prinz, A. (2014). 税收逃避的行为动态. *Journal of Economic Psychology（经济心理学杂志）*, 40, 1–19.
[17] Chapra, M. U. (2008). 伊斯兰发展观. IRTI 出版社.
[18] Chapra, M. U. (2016). 经济学的未来. Islamic Foundation 出版社.
[19] Auda, J. (2008). 马卡西德·沙里亚作为伊斯兰法哲学. IIIT 出版社.
[20] Kamali, M. H. (2008). 马卡西德·沙里亚简明指南. IIIT 出版社.
[21] Asutay, M. (2012). 马卡西德·沙里亚的概念与定位. *Asian Journal of Business and Accounting（亚洲商业与会计期刊）*, 5(2), 1–30.
[22] Dusuki, A. W., & Bouheraoua, S. (2011). 马卡西德·沙里亚框架. *Journal of Islamic Accounting and Business Research（伊斯兰会计与商业研究期刊）*, 2(2), 85–100.
[23] Mohammed, M. O., & Taib, F. M. (2015). 伊斯兰指数的发展. *Journal of Islamic Accounting and Business Research（伊斯兰会计与商业研究期刊）*, 6(2), 190–213.
[24] Hassan, M. K., & Lewis, M. K. (2007). 伊斯兰金融. Edward Elgar 出版社.
[25] Farooq, M. O. (2011). 经济正义与伊斯兰伦理. *Review of Islamic Economics（伊斯兰经济评论）*, 15(2), 5–27.
[26] Fornell, C., & Larcker, D. F. (1981). 结构方程模型的评估. *Journal of Marketing Research（市场研究期刊）*, 18(1), 39–50.
[27] Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). 偏最小二乘路径建模的应用. *Advances in International Marketing（国际营销进展）*, 20, 277–319.
[28] Hair, J. F., et al. (2017). 偏最小二乘结构方程模型导论. Sage 出版社.
[29] Hair, J. F., et al. (2019). 何时使用及如何报告**PLS-SEM**. *European Business Review（欧洲商业评论）*, 31(1), 2–24.

[30] Kline, R. B. (2016). **结构方程模型原理与实践**. Guilford Press 出版社.
[31] OECD. (2019). **税收道德：驱动纳税行为的因素**. OECD 出版社.
[32] OECD. (2021). **构建税收信任**. OECD 出版社.
[33] World Bank. (2020). **提升税收遵从性**. 世界银行.
[34] Levi, M. (1988). **规则与收入**. University of California Press 出版社.
[35] James, S., & Alley, C. (2002). **税收遵从与税收管理**. *Journal of Finance and Management in Public Services（公共服务财政与管理期刊）*, 2(2), 27–42.
[36] Alm, J., & Torgler, B. (2011). **伦理是否重要？** *Journal of Economic Behavior and Organization（经济行为与组织期刊）*, 80(3), 635–648.
[37] Feld, L. P., & Frey, B. S. (2007). **税收遵从作为心理契约**. *Public Finance Review（公共财政评论）*, 35(1), 102–120.
[38] Gangl, K., et al. (2015). **税务机关互动方式**. *Journal of Economic Psychology（经济心理学杂志）*, 52, 166–180.
[39] Jimenez, P., & Iyer, G. S. (2016). **社会情境中的税收遵从**. *Advances in Accounting（会计进展）*, 33, 87–95.
[40] Halla, M. (2012). **税收道德与遵从行为**. *Kyklos（经济学期刊）*, 65(2), 306–336.
[41] Torgler, B., & Schneider, F. (2009). **税收道德对遵从的影响**. *Economic Analysis and Policy（经济分析与政策）*, 39(2), 228–245.
[42] Fischer, C. M., et al. (1992). **检测概率与纳税遵从**. *Journal of Accounting Literature（会计文献期刊）*, 11, 1–46.
[43] Bobek, D. D., et al. (2007). **税收遵从的社会规范**. *Behavioral Research in Accounting（会计行为研究）*, 19, 1–28.
[44] Sarstedt, M., et al. (2017). **偏最小二乘结构方程模型**. *Handbook of Market Research（市场研究手册）*.
[45] Podsakoff, P. M., et al. (2003). **共同方法偏差问题**. *Journal of Applied Psychology（应用心理学杂志）*, 88(5), 879–903.
[46] Bollen, K. A. (1989). **潜变量结构方程模型**. Wiley 出版社.
[47] Saad, N. (2014). **税收知识与纳税遵从**. *Procedia – Social and Behavioral Sciences（社会与行为科学）*, 109, 1069–1075.
[48] Devos, K. (2014). **影响个体纳税遵从行为的因素**. Springer 出版社.

Manuscript Information
Word count: 6,729 words (excluding references).
Peer-Review Record

Fast-track status: Not fast-tracked.
First-round reviews received: 3 reports.
Revision cycles completed: 3 rounds.
Final version submitted: April 20, 2026