Moslem Taxpayers’ compliance behavior in Malaysia
Lince Bulutoding¹, Abd. Hamid Habbe², Rika Dwi Ayu Parmitasari³, Zulfahmi Alwi⁴, M. Wahyuddin Abdullah⁵

¹,³,⁴,⁵Universitas Islam Negeri Alauddin, Indonesia
²Universitas Hasanuddin, Indonesia

Abstract—This study investigates Moslem taxpayers’ behavior in relation to the concept of Islam, the theory of planned behavior (TPB) and cognitive social theory (CST). Tax is an important issue for the country’s development. It is an obligation for its citizens to pay taxes. Therefore, The taxpayers’ behavior is one of self-assessment for Moslems in fulfilling their responsibility as good citizenships. The study used data obtained from purposive sampling of taxpayers in all Malaysian states (N=285). Findings showed that taxpayer compliance behavior is directly determined by its intention (niyyah). In the meanwhile, findings showed that morale (akhlaq), subjective norms and tax behavior control did not affect tax compliance behavior directly. This result indicated that the behavior of taxpayers is always influenced by the concept of Islamic thinking, which is, behavior is determined by its intention (niyyah). A sincere and right intention (niyyah) will guide taxpayers to real action. These concrete actions will bring benefits to themselves, others and especially to state development. Intention (niyyah) is determined by morale (akhlaq) and control of tax behavior. These findings represent that individuals in the intention (niyyah) of tax behavior will be influenced by the condition of their soul. Morale (akhlaq) are representations of Islamic values. Morale (akhlaq) will be formed in the soul of a Muslim if there is a balance of the power of science, the power of controlling lust and lust that has been educated by religion and minds.

Keywords—Akhlq, Niyyah and Islam, Tax Compliance Behavior.

I. INTRODUCTION

Tax compliance behavior can be assessed using the principle of self-assessment system, whereas the taxpayer is given the authority to calculate, pay, and report on their own obligations (Palil, 2011). The behavioral approach has been explained by the theory of reasoned action (TRA) and the theory of planned behavior (TPB). The concept of behavior has also been explained by Bandura through cognitive social theory (CST). TPB is the development of the theory of reasoned action (TRA) (Fishbein and Ajzen, 1975). TRA is a theory for behaviors that are easily carried out by individuals without obstacles to do so. Bandura explained that personal behavior will be influenced by cognitive factors that come from within themselves and their external social environmental factors (Bandura, 1971 and 1986). Since behavior is not only determined by the personal but there is a controlling factor in performing a behavior, perceived behavioral control variables are added (Ajzen, 1991; and Armitage and Conner, 2001; and Sihombing, 2004;). TPB is a theory that is directing behavior based on real actions. TPB is able to reveal reality by determining the variables that influence behavior (Ajzen, et al., 2009).

Generally, TPB and CST are widely used to predict tax compliance behavior (Bobek and Hatfield, 2003; Trivedi et al., 2005; Mustikasari, 2007; Harinurdin, 2009; Hidayat and Nugroho, 2010; Laksmana and Tjaraka, 2011; Damayanti, 2012; Smart, 2012; Salman and Sarjono, 2013; Ain et al., 2013; Yamala and Gumus, 2013; Mohdali et al., 2014; Bidin et al., 2014; and Bulutoding et al., 2018). Although TPB is widely used in predicting tax compliance behavior, TPB and CST do not yet cover Islamic values that will guide individuals to good intention (niyyah) so that they lead behavior to concrete actions. Since TPB and CST have not described behavior according to the concept of Islam, further research is needed to explore the concept of Islam. This study was motivated by the research of Rasak and Adafula (2013) which said that there was a need for exploratory research on the study of tax compliance based on individual religion. Furthermore, this study develops
research from Bulutoding et al. (2018) which examines the effect of morale (akhlaq) on taxpayers’ compliance behavior with intention (niyyah) as a mediator.

The basis of behavior in Islam will be formed from good intention (niyyah). Good intention (niyyah) will lead to concrete actions and eventually will bring benefits to themselves, fellow human beings and their environment (Rahman et al., 2012). The practice or deed is determined by its intention (niyyah). Intention (niyyah) is determined by the motivating factor (Bulutoding et al., 2018).

Ajzen (1991) explained that intentions are determined by attitudes, subjective norms and perceived behavioral controls. Morale (akhlaq) is an inner illustration of the nearness of human with its God (Rabb). In terms of faith, Taib et al. (2008); and Lada et al. (2009); Rahmawaty (2012); Rahman et al. (2012); Brimble et al. (2013); Ali et al. (2014); Bulutoding, et al. (2018) explained that beliefs in Islam would be able to influence the intention (niyyah) of individuals in behaving. The difference between this study and previous research is that the basis of this research explores the concept of Islam and tests the variables in the TPB model and described in CST. Attitudes emitted from character (nature) (Suryadarma and Hag, 2015). The motivating factors of good intention (niyyah) is good morale (akhlaq) (Bulutoding et al., 2018).

II. OBJECTIVES

The questions that guide the investigation are: (1) do the morale (akhlaq) of tax behavior, subjective norms, and tax behavior control affect the intention of tax compliance behavior? (2) do tax behavior intention (niyyah), morale (akhlaq) of tax behavior, tax subjective norms, and tax behavior control affect tax compliance behavior? This study investigates Moslem taxpayers’ behavior in relation to the concept of Islam, TPB) and CST.

III. THEORETICAL-CONCEPTUAL REVIEW

Theory of planned behavior is a development of the TRA. TPB is a theory that predicts the performance of behavior determined by perceived intention and behavioral controls, while the intention is determined by attitudes, subjective norms and perceived behavioral controls. Perceived behavioral control is ease or difficulty in implementing behavior and is assumed to reflect past experiences in order to overcome the challenges and obstacles faced (Ajzen, 1991). TRA is a model of the value of hope by emphasizing attitudes, subjective norms, intention, and behavior directed towards a specific focus (Blue, 1995). TRA is a theory which consists of attitude and normative components that influence behavioral intention which in turn lead to real behaviors (Park and Levine, 1999). Although TRA is recognized in theory and application, TRA has weaknesses because it is applied to understand the behavior that has no barriers to doing so (Armitage and Conner, 2001; and Sihombing, 2004).

Furthermore, CST has been developed by Bandura, this theory explains the behavior of an individual. CST states that there are a reciprocal relationship between environment, cognitive and behavioral factors. In other words, the behavior is determined by cognitive factors and environmental factors. An individual can learn by observing the behavior of others and the results of these behaviors (Bandura, 1986). This is in line with TPB that social norms can influence an individual's intention to behave (Fishbein and Ajzen, 1975 and Ajzen, 1991). The external environment is the determining factor in behaving.

According to the Islamic concept, the behavior is determined by the intention (niyyah). Intention (niyyah) is determined by motivational factors (Bulutoding et al., 2018). There are two behavioral controls, namely controls that come from outside (external) and controls that come from within (internal) (Ajzen, 2005). Attitudes emitted from character (nature) (Suryadarma and Hag, 2015). Morale (akhlaq) is an inner image the human nearness to its Rabb. Good morale (akhlaq) formation component is a reflection of the understanding of educated minds and religion (Islamic foundation), which is faith (aqidah), sharia and ihsan (Rahmawati, 2012; and Bulutoding et al., 2018).

3.1 Tax Compliance Behavior

Behavior in Islam is distinguished by morals. Good morale (akhlaq) is a character possessed by an individual who will appear in his behavior (Suryadarma and Hag, 2015). If the morale (akhlaq) is good, it will show akhlakulkarimah behavior, but if the morale (akhlaq) is bad, then it will show akhlakulmatzumah behavior. Tax compliance behavior is all actions in a physical and spiritual form that are related to calculating, paying and reporting all taxation activities that will bring benefits to themselves, others and to the state (Bulutoding et al., 2018). The principles of maqasidusyariyah (Bakar and Ghani, 2011) when linked to tax compliance behavior...
are as follows: (a) Protection of the religion of Allah, (b) protection of the soul, (c) protection of minds or science, (d) protection of property and (e) protection of offspring.

3.2 Intention (Niyyah) of Taxpayers Behavior

Intention(niyyah) is the mean of the heart to be achieved in every behavior that must be sincere because of Allah, real, and follow the provisions of sharia (Nawawi et al., 2012:12; and Rahman et al., 2012; Al-Ghazali, 2015:298 and 2017:191 and; Bulutoding et al., 2018). If the concept of intention (niyyah) is down to the intention (niyyah) of tax behavior, it means that the mean of the heart to be achieved in any tax compliance behavior that must be sincere because of Allah, real, and follow the applicable rules. All actions are determined by their intention (niyyah) because of intention (niyyah) will guide a tax compliance behavior to real actions.

3.3 Morale (akhlaq) of Taxpayers Behavior

According to Al-Ghazali, morale (akhlaq) is a mental condition that raises an act or practice honestly without manipulated (Al-Ghazali, 2017:188). Morale (akhlaq) is not an act, but the image of the hidden soul, so it can be said that morale (akhlaq) is nafsiah (psychic) and it appears physically in behavior or action. Thus, morale (akhlaq) is the source, while the behavior is its form (Lubis, 2012).

Characters or traits that are better known by morale (akhlaq) in Islam are formed from faith (Yunus and Yunus, 2013:490). The morale (akhlaq) concept, based on Al-Ghazali, can be achieved if there are four pillars in the human soul that are synergized. (a) the power of science. With the power of knowledge, it can be used to distinguish honesty and lies or the truth and vanity. (b) control of lust, able to be assertive when mental conditions experience ups and downs (vacillations). (c) passion with educated minds and the foundation of Islam. and (d) the power to maintain or position the three forces that exist (Al-Ghazali, 2017:191).

Faith in Islam is built from three dimensions. These three dimensions or foundations are closely related and cannot be separated (Rahmawaty, 2012; and Bulutoding et al., 2018). Firstly: Taxation aqidah is a belief in a number of tax-related truths based on minds, revelation and human nature. A taxpayer must have knowledge or understanding of taxes (Palil, 2011; Razak&Adafula, 2013; and Bulutoding et al., 2018). With so, they can be sure that the tax does not conflict with Islamic concepts. As well as a form of participation as a citizen to the government when the condition of BaitulMaal is empty (Gusfahmi, 2009). Tax is an institutional effort of Allah's command (Arif, 2013).

Secondly, belief in sharia means understanding the tax rules and understanding in believing the points of the rule of law outlined by God (Allah SWT) that need to be obeyed and passed by a Muslim (Bulutoding et al., 2018). With so, taxpayers must understand and comply with the norms in taxation.

Thirdly, Ihsan explained by the Messenger of Allah is resembling doing worship as if you see Allah and if you do not see God then surely Allah will see you. The concept of Ihsan is an awareness of the existence of Allah in seeing and supervising every human mind and behavior (Nawawi et al., 2012:12; and Bulutoding et al., 2018). The human fadhilah of Ihsan is when all worship and behavior in their life are based on knowledge, understanding and recognition of all meanings regarding the nature of Allah in the form of will, mercy, and guidance.

A good and Akhlaqul Muslim must be able to understand the conceptual self-interest of Islam that within him lies the interests of others. As explained in QS. (51:19) that "And from their properties was [given] the right of the [needy] petitioner and the deprived". This means that a taxpayer must realize that "there is a state interest in him, namely tax". Based on the description above, the understanding of tax behavior is a mental condition that is built from faith to justify the right and reject the vanity in every tax behavior (Bulutoding et al., 2018).

3.4 Subjective Norms

Subjective norms are perceptions or views of a person or group towards the beliefs of others or an estimation of a person from social pressure to do or not conduct target behavior (Ajzen, 1991; and 2005). These social pressures can come from friends, and tax consultants or tax experts who understand about tax issues, family, spouses, and workers or employees (Trivedi et al., 2005; and Salman and Sarjono, 2013).

3.5 Behavioral Control

According to Ajzen (1991), perceived behavioral control is defined as ease or perceived difficulty to conduct behavior. Behavioral control can be a situation and condition factor or environment that will affect an individual's intention (niyyah). Behavioral control is a function of the perceived probability that the power of factor (the strength of a belief) facilitates or inhibits the performance of behavior (Ajzen, 2005). Tax audits will affect the intention of taxpayers to pay taxes because they
are afraid of being fined, third-party reports, so online tax systems will make it easier for taxpayers to carry out taxation activities (Anuar and Othman, 2010). Suprayitno et al., (2013) explained that the application of tax regulations which are compensated with zakat has increased tax revenue in Malaysia.

f. Research Model and Hypothesis

**Fig. 3.1 Research Model**

Based on the explanation of the theory and research model, several hypotheses can be drawn:

H1: The Morale (akhlaq) of taxpayers' behavior has a significant positive effect on tax behavior intention (niyyah).

H2: Subjective norms have a significant positive effect on tax behavior intention (niyyah).

H3: Behavioral control has a significant positive effect on tax behavior intention (niyyah).

H4: Tax behavior intention (niyyah) have a significant positive effect on tax compliance behavior

H5: The morale (akhlaq) of taxpayers' behavior has a significant positive effect on tax compliance behavior.

H6: Subjective norms have a significant positive effect on tax compliance behavior.

H7: Behavioral control has a significant positive effect on tax compliance behavior.

IV. RESEARCH METHODOLOGY

Data in this study specifically for Muslim taxpayers in Malaysia. Data is collected through questionnaires starting from May-August 2017, through e-internet and direct distribution to 15 states in Malaysia. The questionnaire that was returned and deserved to be analyzed was 285. The data collection method was carried out by purposive sampling. Data were analyzed using Structure Equation Model (SEM) using the help of AMOS 23 software. Before the research, all indicators used in this study were tested at UIN Alauddin Makassar against a number of lecturers and students who understood taxation. Then the factors analyzed to get the construct used in the actual research. Before being tested further, this study was tested Confirmatory Factor Analysis (CFA). The fit model is then tested which consists of: Probability level must be > 0.05, the chi-square to degrees of freedom ratio (chisq-df-ratio), the comparative fit index (CFI), Tucker-Lewis index (TLI), residual mean squared error of approximation (RMSEA) and root mean squared residual (RMR). For CFI and TLI > 0.90 indicates a good model fit. RMSEA and RMR < 0.05 and < 0.08 (Hair et al., 2010).
V. RESULTS AND DISCUSSION

5.1 Research result

Following are the results of running the research data shown in figure 5.1.

The results of the Figure 5.1, it is informed that the model is worthy to proceed to the next test because the index probability value is >0.05, that is 0.108. Furthermore, the results of the Goodness-of-Fit (GOF) model test is described in table 5.1. Based on Table 5.1, the results of this study deserves to be further analyzed because the GOF criteria have met the requirements. The results of proving the hypothesis are summarized in Table 5.2.

| Goodness of Fit (GOF) Index | Cut-off Value | Value on Research Model | Result |
|-----------------------------|--------------|-------------------------|--------|
| Chi-square (x2)             | Terkecil     | 173,888                 | Fit    |
| Probabilitas                | > 0,05       | 0,108                   | Fit    |
| CMIN/DF                     | < 2,0        | 1,144                   | Fit    |
| RMSEA                       | < 0,08       | 0,023                   | Fit    |
| GFI                         | > 0,90       | 0,947                   | Fit    |
| AGFI                        | > 0,90       | 0,919                   | Fit    |
| TLI                         | > 0,90       | 0,980                   | Fit    |
| CFI                         | > 0,90       | 0,985                   | Fit    |

Table 5.2 Direct Influence Testing Results

| Type of Effect               | Estimate | C.R. (t-value) | P-Value | Result          |
|------------------------------|----------|---------------|---------|-----------------|
| Niyyah Tax Behavior          |          | 0,332         | 5,052   | 0,000 Positive Significant |
| Akhlaq Tax Behavior          |          |               |         |                 |
| Subjective Norm of Behavior  |          | 0,092         | 0,273   | 0,785 Positive Not |
| Niyyah Tax                   |          |               |         |                 |
| Subjective Norm of Behavior  |          |               |         |                 |
Behavior | Tax | Significant
---|---|---
Niyah Tax Behavior | Tax Behavior Control | 0.446 | 2.708 | 0.007 | Positive Significant
Tax Compliance Behavior | Niat Tax Behavior | 0.930 | 4.565 | 0.000 | Positive Significant
Tax Compliance Behavior | Akhlaq Tax Behavior | -0.184 | -2.073 | 0.038 | Negative Significant
Tax Compliance Behavior | Subjective Norm of Tax | -0.869 | -1.320 | 0.187 | Negative Not Significant
Tax Compliance Behavior | Tax Behavior Control | 0.331 | 1.672 | 0.095 | Positive Not Significant

5.2 Discussion

5.2.1 Implications of Morale (akhlaq) Against Tax Behavioral Intention (Niyah)

Based on Table 5.2 above, shows that tax behavior has a significant positive effect on tax behavior intention (niyah). This shows that the Hypothesis (H1) is accepted. Referring to the data from this study, the morale (akhlaq) of tax behavior empirically influences tax behavior intention (niyah). Morale (akhlaq) of tax behavior is a good predictor of taxpayers’ intention (niyah) in Malaysia. From the test results, it shows an overview of the morale (akhlaq) of taxpayers' behavior in Malaysia. One of the morale (akhlaq)’s strengths of tax behavior is the science of taxation, because having knowledge about tax, the respondents believe about the truth of their understanding. That science consists of taxation’s aqidah which tax is a government policy fitting to Islamic principles and believes that tax is a form of participation as citizens. Taxpayers' comprehend about tax laws and rules. With so, tax behavior of respondents in Malaysia exhibit the existence and supervision of Allah because of Taxpayers have knowledge and confidence on the matter.

Respondents are aware of the power of tax science as explained by Al-Ghazali. Al-Ghazali stated science is a major component of morale (akhlaq) that will form a soul and eventually attitudes accordance with the power of tax science (Al-Ghazali, 2017: 191). Respondents have self-interest according to the Islamic concept that there is the right of others inside them. As explained in QS. (51:19) that "and on their property, there is a right for the poor who ask and who do not ask". Respondents are fully aware that there is a state right in their income through taxes because taxes are for the common interest in financing development and infrastructure, which will have an impact on the benefit of the people.

The concept of ihsan if ihsan is applied in tax behavior, then the taxpayer will always see the greatness of Allah in the form of his gratitude in tax behavior. The second degree when the taxpayer feels that Allah is always supervising his actions in carrying out his tax activities (Bulutoding et al., 2018). With the feeling of the existence of Allah in a Muslim, this will encourage and shape sincere and real intention (niyah) for Allah and motivate to follow the applicable tax provisions.

One of the morale (akhlaq) components according to Al-Ghazali is to maintain self-respect based on educated mind and religion (Al-Ghazali, 2017:191). The tax behavior of the taxpayers in Malaysia will form their sincere and true intention (Niyah) for Allah and willingly to follow the applicable tax provisions. The foregoing can be understood with the Islamic concept that behavioral intention (niyah) is determined by the morale (akhlaq) of tax behavior (Bulutoding et al., 2018).

This study strengthens several studies including Research by Bobek and Hatfield (2003) states that moral obligations will prevent Florida and Georgian taxpayers in the United States from the intention of tax fraud. Trivedi et al. (2005) stated that morale is an important factor in determining tax compliance behavior’s intention. Loo et al. (2010) prove that the taxpayer's morale and knowledge in Malaysia are the main determinants of tax compliance intention. Smart (2012) stated that tax morality or individual norms are able to encourage the intention of tax behavior in New Zealand. Research by Yalama and Gumus (2013) stated that educational factors can hamper tax evasion in Turkey. Saad's (2014) the study stated that tax knowledge and tax complexity are factors that contribute to shaping taxpayer tax compliance. Bulutoding et al. (2018) which states that the intention (niyah) of tax behavior is determined by the morale (akhlaq) of taxpayers in Malaysia. On the other hand, this research’s result
contradicts the research of Salman and Sarjono (2013); Hidayat and Nugroho (2010); and Laksmansama and Tjaraka (2011) which stated that the intention of tax behavior is not determined by attitudes towards tax compliance.

5.2.2 Implications of Subjective Norms Against Tax Behavioral Intention (Niyyah)

Based on Table 5.2 above shows subjective norms do not affect the intention (niyyah) of tax behavior. This shows that the Hypothesis (H2) is rejected. The results of this study indicate that respondents in the intention (niyyah) of tax behavior are not only influenced by the factors of tax consultants and friends who are around them but (1) depends on the conditions of the respondents at that time. (2) tax regulations are so clear that they no longer need explanations from tax consultants and friends (3) respondents know more about tax rules or are more experienced in the tax field compared to those around them.

According to Ajzen (1991), social factors called subjective norms, refer to the perceived social pressure to do or not conduct behavior. In predicting the intention relationship with predictor variables will produce different variable relationships in different behaviors and situations. The results of this study support the research of Trivedi et al. (2005); Bobek and Hatfield (2003); and Sapingi et al. (2011) which states that people around a respondent are unable to influence respondents' intention in behaving.

The results of this study contradict the research of Chu and Wu (2005); Mustikasari (2007); Hidayat and Nugroho (2010); Damayanti (2012); Hai and See, (2011); Aini et al. (2013); Bidin et al. (2014) and Pitcay et al. (2015) which states that groups of people or individuals around the respondent will influence the respondent's intention to behave. If behavior is new then the respondent will ask for instructions or support from those around him.

5.2.3 Implications of Tax Behavior Control on Tax Behavioral Intention (Niyyah)

Based on Table 5.2 above shows Tax behavior control affects the intention (niyyah) of tax behavior. This shows that the Hypothesis (H3) is accepted. The reason for the tax behavior control that influences the intention (niyyah) of tax behavior is due to regulations and conditions in Malaysia. Furthermore, taxpayers in the intention (niyyah) of tax behavior are more influenced by taxation conditions that cause their intention (niyyah) to behave. According to Ajzen (1991) that one of the determinants of intention is perceived behavioral control. An individual's behavioral intention (niyyah) is sometimes influenced by inhibiting factors or factors that facilitate the implementation of these behaviors. Confidence in tax regulations compensated for by disbursed zakat has motivated respondents to intend tax behavior. Future tax credit and tax system justice produce tax compliance behavior intention (niyyah) in Malaysia (Hai and See, 2011). The results of this study support the research of Suprayitno et al. (2013) which stated that with zakat as a tax deduction, it will provide motivator and incentives for Muslim communities to be more honest and correct in filing tax reports.

Respondents' belief in a third-party report as a basis of taxpayers' compliance improvement has formed their tax compliance behavior intention (niyyah). This is in accordance with Mustikasari's (2007) study stated that the lower the perception of control of third-party, reports will encourage professional tax to disobey. In other words, the higher the faith in the existence of third-party reports, the more tax professionals will intend to comply with tax behavior.

Respondents' confidence in the online tax system facilitates tax administration. An online tax system in the form of e-Filling will provide efficiency because it saves costs, minimizes errors, eases data entry (Illias et al., 2008). The service system using technology will be a factor that accelerates the intention of tax behavior (Harinurdin, 2009). Anuwar's and Othman's (2010) research explained that e-paid online tax payment systems in Malaysia provide greater benefits than other payments. The e-payment system provides ease of use so that it raises the intention to use it.

Respondents 'beliefs about tax penalties if caught cheating during tax audits will form taxpayers’ tax compliance behavior intention (Cahyonowati, 2011). Aini et al. (2013), explained that the feeling of fear of taxpayers would increase compliance because of the possibility of fines from audit results by the tax authorities (tax officers). The results of this study support the research of Damayanti (2012); Salman and Sarjono (2013); Aini et al. (2013) which showed that perceived behavioral control variables will affect tax compliance behavior intention. Aziz and Abdullah's research (2015) states that loyalty to paying taxes is due to an affirmation of the actions against the law set by the Malaysian State Revenue Board.

5.2.4 Implications of Tax Behavior Intention (Niyyah) to Tax Compliance Behavior.

Based on Table 5.2 above, tax behavior intention (niyyah) affects tax compliance behavior. This shows that the Hypothesis (H4) is accepted. The results of this study illustrate that the respondents' tax behavior intention (niyyah) in Malaysia has been applied in their lives. What is intended in tax behavior has guided behavior to tax
compliance actions. The intention (niyyah) of tax behavior possessed by the respondents becomes a barometer in conducting tax compliance behavior charity. Respondents have described the tendency to one of the various choices of goals to be achieved in each tax compliance behavior. The intention (niyyah) of tax behavior is determined by the morale (akhlaq) of tax behavior and control of tax behavior. The foregoing can be understood by using Islamic psychology that the deed of action is determined by its intention (niyyah). Furthermore, the argument is explained that the position of intention (niyyah) in words is the same as its position in behavior. This means that the deeds of conduct in tax behavior is determined by the intention (niyyah) of tax behavior. There is no behavior in Islam without going through intention (niyyah) (Al-Ghazali, 2016:592). Al-Ghazali explained that intention (niyyah) is an effort to fulfill the goals to be achieved in each behavior. This means that the respondents intention (niyyah) to calculate tax honestly according to the applicable rules, intention (niyyah) to pay taxes honestly and timely without coercion according to applicable regulations and intention (niyyah) to report tax on time as an effort in meeting the objectives to be achieved in tax compliance behavior.

The intention (niyyah) of taxpayers’ compliance behavior must be sincere for Allah because if sincerity is not contained in the intention (niyyah) of tax behavior, then the calculation, payment, and reporting of taxes will not be accurate and correct (Bulutoding et al., 2018). With the fulfillment of the first conditions above, inner truths in the field of tax compliance behavior will be realized. Tax intention (niyyah) must follow the provisions that apply in a country so that the truth will be realized. As in tax compliance behavior, if it does not follow applicable rules and regulations, tax compliance behavior will not be disciplined so that the benefit of the people will not be achieved, both in terms of individuals, society and the state. Allah will not accept the charity of a taxpayer if the two conditions above are not met.

The results of this study support several studies including Mustikasari (2007); Harinurdin (2009); Damayanti (2012) and Bulutoding, et al (2018), and who examined taxpayer compliance behavior. From the results of these studies prove that intention (niyyah) influences tax behavior. Only the difference is an indicator of intention (niyyah) in some studies that have not used the concept of Islam but still refer to the concept of Ajzen. The results of this study contradict the research of Salman and Sarjono (2013) which states that tax compliance behavior intention is not a determining factor of tax compliance behavior.

5.2.5 Implications morale (akhlaq) of Tax Behavior towards Tax Compliance Behavior.

Based on Table 5.2 above shows that morale (akhlaq) does not affect tax compliance behavior. This shows that the Hypothesis (H5) is rejected. The reason for the morale (akhlaq) does not affect tax compliance behavior because the respondents in tax behavior always act based on the Islamic concept. This means that all tax behavior carried out by respondents is always preceded by intention (niyyah). Behavior is invalid behavior without intention (niyyah) (Shihab, 2012:588; As-Sa’di, 2015:310; Al-Ghazali, 2016:592). This is in accordance with the hadith of the Prophet Muhammad SAW that "the practice is determined by his intention (niyyah)". The results of this study also strengthen Bulutoding et al (2018) research that morale (akhlaq) of tax behavior does not directly affect the tax compliance behavior of taxpayers in Malaysia, but must begin with the intention (niyyah) of tax behavior.

5.2.6 Implications of Subjective Norms on Tax Compliance Behavior.

Based on Table 4.2 above shows subjective norm does not affect tax compliance behavior. This shows that the Hypothesis (H6) is rejected. The reasons for subjective norms do not affect tax compliance behavior because respondents in action are always preceded by intention (niyyah). An invalid behavior without intention (Shihab, 2012:588; As-Sa’di, 2015:310; and Al-Ghazali, 2016:592). This is in accordance with the hadith of the Prophet Muhammad SAW that "the practice is determined by his intention (niyyah)". Even though it was surrounded by tax consultants and friends, the respondents would never act without sincere intention (niyyah) for God and were right and followed the provisions of sharia.

5.2.7 Implications of Tax Behavior Control on Tax Compliance Behavior.

Based on Table 4.2 above shows that Tax Behavior Control does not directly affect tax compliance behavior. This shows that the Hypothesis (H7) is rejected. The reason for the tax behavior control has no effect on tax compliance behavior because the respondents in action are always preceded by tax behavior intention (niyyah). Behavior is invalid behavior without intention (niyyah) (Shihab, 2012:588; As-Sa’di, 2015:310; and Al-Ghazali, 2016:592). This is in accordance with the hadith of the Prophet Muhammad SAW that "the practice is determined by his intention (niyyah)". Even though it is facilitated by regulation or tax policy, the respondents will never act without a sincere intention (niyyah) because of Allah and are right in following the provisions of sharia.
This shows that Muslim taxpayers in Malaysia always act based on the values of Islam that they believe in. Those Islamic values have shaped their inner life and become a discriminant factor in determining the intention (niyyah) of the heart in each behavior. Henceforth, it eventually guides behavior to real actions.

VI. CONCLUSION

This study investigate Islamic concepts about variables that affect intention (niyyah) and behavior. This research also simultaneously examines tax compliance behavior of taxpayer in Malaysia by using TPB and CST. The results of this study illustrate that sincere and true intention (niyyah) for Allah and follow the tax provisions, are directly determined by morale (akhlaq) of tax behavior and control of tax behavior. While the tax subjective norm does not directly affect the intention (niyyah) of tax behavior.

Furthermore, tax compliance behavior is directly affected by the intention (niyyah) of tax behavior. Furthermore, morale (akhlaq) of tax behavior, subjective norms, and tax behavior control do not directly affect tax compliance behavior. This illustrates that taxpayers in Malaysia in tax behavior are always preceded by intention (niyyah). This illustrates that Muslim taxpayers always act based on Islamic values that they believe.

This study provides theoretical implications for the mindset of a Muslim taxpayer in tax behavior. A Muslim's tax behavior is always preceded by intention (niyyah) and intention (Niyyah) will be determined from morale (akhlaq) of tax behavior that is built from faith. The faith consists of understanding the tax agiđah that tax is a government policy fitting to Islamic principles and tax is a form of obligation as a citizen. Understanding sharia tax is obeying the laws of piracy. Understanding of Ihsan of the tax behavior that paying taxes is a form of gratitude and tax compliance behavior will surely be discovered. This research will also contribute literature towards new theories about the behavior of a Muslim. Another implication is on government policies related to tax regulation. This study provides recommendations and input for other countries to evaluate and improve tax policies, especially in muslim countries in particular and other countries in general.

Although the results of this study contain several implications, this study has several limitations, which are (1) information about tax regulation in Malaysia is not obtained by researchers in developing the construct so that the construct of tax behavior control is considered inadequate. Future research needs to pay more attention to regulatory conditions that are real in Malaysia. (2) The data obtained from fifteen states is not evenly distributed so that it will influence the results of the study because the geographical conditions and government policies in each state in Malaysia will affect the mindset of individuals. Future research needs to do comparative research on muslim taxpayer behavior in several islamic countries so that it describes the true behavior of Islam. (3) The data in this study were taken cross-sectionally so that it is likely to influence the results of the study. Future islamic behavioral research should use other approaches such as experimental approaches or qualitative approaches to further enrich the research constructs.

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