

# The Psychology of Compliance: A Systematic Review of Tax Morale and Sharia Principles in Modern Regulatory Affairs

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## Abstract

Tax compliance is traditionally viewed through the lens of deterrence and economic rationality; however, modern regulatory affairs increasingly recognize the role of "tax morale"—the intrinsic motivation to pay taxes. This research provides a systematic review of the psychological drivers of compliance, specifically analyzing the intersection of behavioral tax morale and Sharia principles. Utilizing a Narrative Literature Review (NLR) methodology focused on scholarly contributions from 2021-2025, the study investigates how Islamic values such as *Amanah* (trustworthiness), *Adalah* (justice), and the concept of *Zakat* (almsgiving) influence the psychological contract between the state and the taxpayer. The findings suggest that when tax systems are perceived as fair and aligned with Sharia-based social justice, compliance rates increase significantly due to religious obligation rather than fear of punishment. This review highlights that a "Synergy of Values" approach—integrating secular regulatory efficiency with religious moral frameworks—is essential for enhancing compliance in dual-system economies. The study concludes that understanding the psychology of faith-based compliance offers a robust alternative to coercive regulatory strategies. This research provides strategic insights for policymakers to design more inclusive and psychologically resonant tax regulations in a globalized era.

**Keyword:** *Tax Morale, Sharia Principles, Compliance Psychology, Regulatory Affairs, Systematic Review.*

## Introduction

The global landscape of fiscal policy is undergoing a significant transition from coercive deterrence models to behavioral frameworks that prioritize "tax morale"—the intrinsic, non-legal motivation of citizens to contribute to public funds. While traditional economic theories, such as the Allingham-Sandmo model, emphasize the utility of tax evasion based on the probability of detection and the severity of fines, modern regulatory affairs increasingly acknowledge that human psychology is far more complex. In Muslim-majority societies and dual-system economies, this psychology is deeply intertwined with religious convictions and the ethical mandates of Sharia. [Hasan & Ridho \(2024\)](#) argue that the "psychology of compliance" is not merely a reaction to state authority but a reflection of a spiritual contract between the individual and the Creator. This research addresses the urgent need to understand how Sharia principles, such as *Amanah* (trustworthiness) and *Maslahah* (public interest), act as psychological catalysts for tax morale. By exploring these internal

drivers, the study seeks to redefine the relationship between the state and the taxpayer in a way that moves beyond the fear of punishment toward a culture of shared moral responsibility.

Despite the growing body of literature on behavioral economics, a significant gap remains in the systematic integration of Islamic ethical paradigms into modern tax compliance psychology. Many existing studies treat religious influence as a peripheral demographic variable rather than a core psychological driver that shapes the taxpayer's perception of justice and legitimacy. [Muzaki & Munir \(2023\)](#) highlight that the lack of synergy between secular tax systems and Sharia-based social justice creates a "moral decoupling," where taxpayers may feel a conflict between their civic duties and their religious obligations (such as *Zakat*). Furthermore, the psychological impact of perceived governmental corruption or inefficiency often negates the inherent moral inclination to comply, regardless of one's religious background. There is a pressing need for a systematic review that synthesizes contemporary academic findings (2021-2025) to determine how Sharia principles can be utilized to strengthen tax morale in modern regulatory environments. This theoretical vacuum hinders the development of more effective, culturally resonant fiscal policies that could stabilize emerging economies. Therefore, this study is vital to establish a cohesive narrative on the behavioral psychology of faith-based compliance.

The primary objective of this systematic review is to analyze the intersection of tax morale and Sharia principles to determine how religious values can be leveraged to enhance voluntary compliance. Specifically, the study seeks to evaluate how the principles of *Adalah* (justice) and *Hisbah* (accountability) can be operationalized within modern regulatory frameworks to increase the perceived legitimacy of tax authorities. [Fadli et al. \(2024\)](#) suggest that a taxpayer's willingness to contribute is fundamentally linked to their belief that the tax burden is distributed fairly and that the revenues are utilized for the common good. Furthermore, this research aims to categorize the psychological barriers that prevent the alignment of Sharia-based morality with secular tax laws, such as the perception of "double taxation" when *Zakat* and state taxes are not harmonized. By achieving these goals, the study will provide a conceptual roadmap for regulators to design systems that appeal to the "spiritual ego" of the taxpayer rather than just their financial self-interest. The ultimate goal is to propose a "Value-Centric Compliance Model" that fosters long-term fiscal sustainability.

The significance and urgency of this research are grounded in the global challenge of fiscal deficits and the potential for behavioral insights to reduce the high costs of tax enforcement. As governments struggle to fund essential public services in the post-pandemic era, understanding the psychological foundations of tax morale has become a strategic necessity. [Huda & Muhdori \(2023\)](#) support this premise by asserting that the *Maqasid* framework offers a superior ethical foundation for tax policy, as it prioritizes the preservation of community wealth and dignity. This study is significant because it shifts the focus from "policing" taxpayers to "partnering" with them, utilizing their intrinsic moral compass to drive compliance. Without this systematic review, policymakers risk implementing one-size-fits-all regulations that fail to resonate with the specific cultural and religious values of their populations. Moreover, this research empowers regulatory bodies to build institutional trust, which is the ultimate psychological currency of any stable state. In conclusion, this

systematic review is an essential step toward a more humane, efficient, and psychologically sophisticated approach to modern regulatory affairs.

### Literature Review

The psychological concept of tax morale is defined as the intrinsic motivation of individuals to fulfill their fiscal obligations without direct legal coercion. In contemporary behavioral economics, tax morale is viewed as a "psychological contract" between the state and its citizens, built upon mutual trust and shared values. [Abadi \(2024\)](#) explains that factors such as perceived fairness, the quality of public services, and government transparency are the primary pillars constructing this morale. In the context of Muslim societies, this dimension is expanded by spiritual obligations, where compliance with regulations that bring public benefit is considered a form of obedience to divine principles. Therefore, understanding tax morale requires an interdisciplinary approach that combines social psychology with economic ethics to observe how internal values shape external behaviors. In conclusion, this review asserts that tax morale is the non-economic foundation that determines the success of modern regulatory systems amidst a global crisis of trust.

Sharia principles such as *Amanah* (integrity/trustworthiness) and *Adalah* (justice) function as a robust moral framework in shaping taxpayers' perceptions regarding the distribution of fiscal burdens. *Amanah* demands that both taxpayers and tax authorities act with full honesty and transparency, while *Adalah* ensures that the taxation system does not oppress specific economic groups. [Fauzi et al. \(2023\)](#) emphasize that from a Sharia perspective, taxes are not merely state levies but instruments to achieve equitable social justice. When taxpayers feel that the existing system reflects these values of justice, their psychological motivation to comply increases significantly because it aligns with their religious beliefs. Conversely, injustice in tax collection is viewed as a form of tyranny (*zulm*) that automatically erodes the morality of compliance. Thus, integrating Islamic ethical values into public policy can strengthen the legitimacy of the tax system in the eyes of the community.

The psychology of compliance is also heavily influenced by the concept of *Maslahah Mursalah*, which refers to public interest considerations not explicitly regulated in sacred texts but bringing tangible benefits to society. In modern regulatory affairs, tax authorities often justify additional levies to fund infrastructure and healthcare as a means of achieving *maslahah*. [Naswa & Muthoifin \(2025\)](#) argue that a proper understanding of *maslahah* can reduce psychological resistance to taxes because individuals view their contribution as a form of social worship. However, challenges arise when there is an overlap between *Zakat* obligations and state taxes, which often creates a perception of a "double burden" in the minds of taxpayers. The alignment between Sharia objectives in wealth redistribution and the state's fiscal system is key to maintaining tax morale stability. As a result of this review, it is evident that defining tax as a means for public welfare serves as an effective psychological driver for increasing voluntary compliance.

The role of *Hisbah* (accountability and supervision) in public affairs adds a psychological dimension to traditional deterrence theory. While traditional theory relies on the fear of sanctions, the principle of *hisbah* emphasizes moral accountability before the public and the Creator, creating a mechanism of self-monitoring. [Nugroho \(2024\)](#) highlights that the effectiveness of regulatory authorities depends largely on the extent to which they are perceived to practice transparent accountability. In the

psychology of compliance, the presence of clean and accountable institutions reduces the taxpayer's desire to evade taxes because they feel their funds are managed with high integrity. This indicates that tax morale does not grow in a vacuum but is nurtured by the ethical behavior of state institutions. Integrating *hisbah* values into modern tax management can transform the perception of tax from an oppressive burden into a dignified civic contribution. Ultimately, strengthening public accountability is an invaluable psychological strategy in reinforcing the social contract.

The dynamics between *Zakat* and taxation in the psychology of Muslim communities create a unique phenomenon known as "compliance syncretism." Many taxpayers feel their religious obligations are fulfilled through *Zakat*, leading to a psychological tendency to minimize state tax obligations perceived as secular. [Muzaki & Munir \(2023\)](#) explain that synchronizing Islamic financial instruments with state fiscal policy can remove this psychological barrier if *Zakat* is recognized as a tax deduction or credit. Literature reviews show that countries successfully integrating these two systems report higher compliance rates and more stable fiscal morale. This proves that acknowledging the religious identity of taxpayers within formal legal systems increases a sense of belonging and civic responsibility. Without this harmonization, the state risks creating a conflict of loyalty that harms the efficiency of national revenue collection. Therefore, a psychological approach that respects spiritual traditions is a crucial element in contemporary regulatory affairs.

The *Systematic Review* in this research serves as a methodological tool to synthesize diverse behavioral theories linking religious ethics with global taxation practices from 2021 to 2025. This approach allows for the identification of consistent patterns regarding how Sharia values can mitigate free-riding behavior and fiscal non-compliance. [Sari & Aslan \(2021\)](#) emphasize that a systematic review helps researchers see the "big picture" of paradigm shifts in public policy, which is now becoming more "human-centric." Through a narrative analysis of various study cases in dual-system economies, this research maps the psychological variables most responsive to value-based interventions. The results of this review provide a framework for policymakers to design tax awareness campaigns that are more culturally and religiously resonant. In conclusion, this literature review is not merely a summary of texts but an intellectual effort to build a foundation for a more just and moral regulatory system.

## Method

The object of this research is the intricate relationship between the psychological drivers of tax morale and the application of Sharia principles within modern regulatory affairs. The central problem addressed is the persistent inefficiency of deterrence-based tax systems in diverse cultural contexts, where legal coercion often fails to cultivate genuine civic responsibility. [Ayunina & Jannah \(2025\)](#) identify that the neglect of intrinsic motivators—specifically those rooted in religious ethics—creates a "compliance gap" that undermines fiscal stability. Therefore, this study focuses on how principles such as *Amanah* (trustworthiness) and *Adalah* (justice) function as psychological anchors for voluntary compliance. By centering the inquiry on these moral-behavioral intersections, the research aims to provide a sophisticated alternative to traditional fiscal enforcement models. This focus is essential for developing regulatory strategies that resonate with the "moral ego" of the taxpayer

rather than merely targeting their financial risk-aversion. In conclusion, the object of this research serves as a critical bridge between behavioral psychology and Islamic jurisprudence in the quest for fiscal sustainability.

This study employs a library-based research design within the framework of a **Narrative Literature Review (NLR)** to synthesize global findings on tax compliance and religious ethics. The primary data for this review consist of peer-reviewed journal articles, policy reports, and contemporary academic contributions published between 2021 and 2025. These sources are strategically selected based on their analytical depth regarding the behavioral impacts of Sharia-compliant governance. Secondary data include classical Islamic economic texts and established theories of behavioral economics, which provide the historical and conceptual benchmarks for the analysis. [Sari & Aslan \(2021\)](#) emphasize that the NLR approach is particularly suited for this interdisciplinary study, as it allows for a critical and nuanced synthesis of qualitative moral arguments that quantitative meta-analyses often oversimplify. This design enables the researcher to track the evolving discourse on "Value-Added Compliance" across various geopolitical landscapes. By utilizing this research type, the study ensures a holistic understanding of how faith-based morality informs modern civic duties. Ultimately, this methodology provides a robust and evidence-based narrative for future policy innovation.

The theoretical framework guiding this research is the **Social Contract Theory** integrated with the **Maqasid al-Sharia** approach, emphasizing the reciprocal duties between the state and the citizen. This theory posits that tax compliance is a manifestation of the citizen's trust in the state's ability to fulfill its divine and social mandates of justice and welfare. [Huda et al. \(2023\)](#) argue that the *Maqasid* framework transforms tax from a secular burden into a spiritual contribution to *Maslahah* (public interest). In this research, the theory serves as an evaluative filter to determine how perceptions of governmental integrity affect the intrinsic motivation to pay taxes. This theoretical anchor is vital for reconciling the traditional "slippery slope" model of tax compliance with the higher moral aspirations of Islamic ethics. Furthermore, it allows the researcher to analyze the psychological impact of perceived distributive justice on the taxpayer's willingness to comply. In closing, this theory provides the necessary depth to validate the integration of spiritual values into secular regulatory affairs.

The research process involves a structured, multi-stage data collection phase designed to ensure the academic rigor and comprehensiveness of the systematic review. The researcher begins by conducting an exhaustive search across international academic databases—including Scopus, JSTOR, and specialized Islamic economics repositories—using keywords such as "Tax Morale," "Compliance Psychology," "Sharia Regulatory Affairs," and "Islamic Behavioral Economics." Inclusion criteria are applied to prioritize studies that provide empirical or high-level theoretical insights into the role of religious identity in fiscal behavior from 2021 to 2025. [Wibowo \(2022\)](#) notes that the collection process moves from broad identification to a critical selection of sources that address the specific psychological barriers to compliance in dual-system economies. This process ensures that the review captures diverse cultural perspectives, from Southeast Asian implementations to Middle Eastern regulatory reforms. This narrative collection strategy is designed to reflect the pluralistic and evolving nature of global tax morale discourse. Consequently, the process ensures that the findings are representative of the most current and authoritative intellectual developments in the field.

The data analysis technique utilized in this study is **Qualitative Content Analysis**, focused on identifying thematic clusters that link psychological motivations to Sharia-based ethical standards. The analysis begins with data reduction, where scholarly opinions are categorized into themes such as "Intrinsic Moral Anchors," "Institutional Trust as Compliance Factor," and "Harmonization of Zakat and Tax." [Melfayetti et al. \(2024\)](#) explain that this systematic categorization allows for a clear comparison between secular deterrence models and the purposive ethics of the *Maqasid* framework. The researcher then performs a cross-textual synthesis to identify emerging consensus on how to resolve the psychological "double burden" of religious and secular levies. Furthermore, a critical evaluation is conducted to determine how transparency and *Hisbah* (accountability) can be used as psychological tools to increase voluntary compliance. This technique does not merely report the literature but critically interprets how psychological insights can be re-engineered to meet the rigorous standards of Sharia. Through this refined analytical process, the study aims to produce strategic recommendations for "Psychologically-Informed Regulatory Governance." In closing, the use of content analysis ensures that the final review is both intellectually rigorous and practically applicable.

## Results and Discussion

### Results

The primary finding of this systematic review indicates that tax morale is significantly bolstered when the regulatory framework incorporates the Sharia principle of *Adalah* (distributive justice), which serves as a psychological guarantee that the fiscal burden is equitable. Analysis of literature from 2021 to 2025 reveals that taxpayers in Muslim-majority regions exhibit higher voluntary compliance when they perceive that the tax system actively reduces wealth inequality rather than merely serving as a state extraction tool. [Hasan & Ridho \(2024\)](#) emphasize that the "psychology of fairness" rooted in Islamic jurisprudence acts as an intrinsic motivator that compensates for the lack of external enforcement. This result is manifested in the increased willingness of high-income individuals to contribute when tax revenues are explicitly linked to social welfare programs. Consequently, the alignment of secular tax laws with the *Maqasid* objective of wealth redistribution is found to be a more effective compliance driver than the threat of fines. In conclusion, justice is not merely a legal requirement but a psychological cornerstone of modern tax morale.

The second finding highlights that the principle of *Amanah* (trustworthiness) functions as a bidirectional psychological anchor, where the integrity of tax officials directly dictates the compliance levels of the citizenry. The data suggests that systemic corruption or lack of transparency in the management of public funds creates a "psychological breach" in the social contract, leading to justified tax evasion in the minds of the religious. [Abadi \(2024\)](#) states that when authorities demonstrate *Amanah* through transparent digital audits and open budgeting, taxpayers view their contributions as a sacred trust rather than a lost asset. This manifestation of institutional integrity reduces the perceived risk of "money being wasted," which is a primary psychological barrier to compliance. Furthermore, the findings show that regions implementing Sharia-based ethical standards for civil servants report a marked decrease in illicit tax avoidance. This indicates that the moral standing of the regulator is the most potent psychological catalyst for the moral standing of the

taxpayer. Ultimately, trust serves as the spiritual currency that fuels the regulatory machine.

The third finding identifies a "Synergy of Obligations" where the harmonization of *Zakat* and state taxes removes the psychological "double-taxation" barrier, leading to a more streamlined and motivated compliance behavior. Research indicates that when state regulations allow *Zakat* payments to be treated as a tax credit or a deductible expense, the taxpayer's cognitive dissonance between religious duty and civic law is resolved. [Muzaki & Munir \(2023\)](#) highlight that this integration fosters a sense of "holistic compliance," where the individual feels they are fulfilling both their divine and earthly responsibilities simultaneously. The result shows a significant reduction in the psychological desire to hide assets when the state acknowledges and respects the religious identity of its contributors. Moreover, this harmonization is seen as a manifestation of the state's respect for the *Maqasid* objective of *hifz al-mal* (protection of wealth). This indicates that policy flexibility regarding religious levies is a strategic tool for increasing national revenue. In summary, the psychological alignment of *Zakat* and tax is a primary determinant of fiscal loyalty.

The fourth finding reveals that the concept of *Maslahah* (public interest) serves as a powerful psychological narrative for justifying tax increases, provided the "cause-and-effect" of the tax is visible. Findings show that taxpayers are psychologically predisposed to comply with specific levies—such as "green taxes" or "health taxes"—when these are framed as a religious duty to protect the community from harm (*dar' al-mafasid*). [Naswa & Muthoifin \(2025\)](#) argue that the theological justification of taxes as a means to achieve collective welfare transforms the act of paying from a loss to a social investment. This result is particularly evident in the success of "earmarked taxes," where the revenue is dedicated to infrastructure or healthcare that directly benefits the taxpayer's environment. This manifestation of purposive taxation satisfies the individual's need to see their moral contributions bear fruit in the physical world. Furthermore, the data suggests that transparency in "Maslahah-based" spending acts as a psychological feedback loop that sustains high tax morale over time. In conclusion, the visibility of public benefit is the most effective psychological antidote to tax resistance.

The fifth finding identifies that the principle of *Hisbah* (accountability) within regulatory affairs creates a psychological environment of "reciprocal surveillance," where the taxpayer feels that the state is also being held to a higher moral standard. Findings indicate that when citizens have access to independent Sharia-compliance audits of government spending, their sense of "civic duty" is significantly amplified. [Nugroho \(2024\)](#) notes that the psychological empowerment of the taxpayer through accountability mechanisms reduces the feeling of being an "exploited subject." The result shows that digital platforms providing real-time data on tax utilization act as a modern technological implementation of *hisbah*, fostering a culture of voluntary compliance. This manifestation of "moral oversight" ensures that the relationship between the state and the taxpayer remains egalitarian and transparent. Moreover, the findings suggest that the threat of social and spiritual shame for corruption among officials is a more effective deterrent for citizens than the threat of their own fines. In summary, public accountability is the psychological glue that maintains the integrity of the fiscal system.

The sixth finding indicates that "Religious Identity Salience"—the degree to which an individual identifies with Islamic values—is a stronger predictor of tax morale than income level or educational background. Data analysis confirms that individuals with a high commitment to Sharia principles view tax evasion not just as a legal risk, but as a moral failing (*ma'siyah*) against the community. [Ayunina & Jannah \(2025\)](#) observe that the internalization of *Amanah* creates an "internal auditor" within the taxpayer's psyche, making them more resilient to the temptation of hiding income. This result suggests that traditional deterrence models, which focus solely on financial penalties, are psychologically inadequate for high-religiosity populations. The findings show that tax education campaigns that utilize religious narratives and prophetic examples of fiscal integrity achieve significantly higher engagement than those focusing on legal threats. This manifestation of "faith-based compliance" demonstrates that the spiritual ego can be a powerful ally in national resource mobilization. Ultimately, the psychological mobilization of religious identity is a untapped resource for modern regulatory affairs.

The seventh finding reveals that perceived "Procedural Justice"—the fairness of the tax administration process—is psychologically more important for tax morale than the actual amount of tax paid. The results suggest that when the tax filing process is perceived as difficult, opaque, or biased, the taxpayer's sense of *Adalah* is violated, leading to psychological "retaliation" through non-compliance. [Pratama et al. \(2024\)](#) emphasize that a Sharia-compliant administration must be characterized by *Subulah* (ease) and *Karamah* (dignity) for the taxpayer. The data shows that the digitization of tax services, when designed to respect the user's dignity and time, acts as a psychological signal of the state's respect for the citizen. This manifestation of "respectful regulation" reduces the friction of compliance and fosters a long-term partnership between the individual and the revenue authority. Conversely, aggressive or dehumanizing enforcement tactics are found to destroy tax morale, regardless of the system's religious alignment. In conclusion, the "how" of tax collection is psychologically more critical than the "how much."

The eighth finding identifies that "Social Proof and Community Norms" within the *Ummah* act as a psychological pressure cooker for compliance, where individuals are influenced by the perceived honesty of their peers. Findings indicate that in close-knit religious communities, the normalization of tax evasion as a "clever survival strategy" can decimate tax morale even in the presence of strong Sharia rhetoric. [Yahya \(2023\)](#) notes that the psychological need for social belonging ensures that individuals conform to the dominant ethical behavior of their local mosque or business circle. The result shows that "Community-Based Compliance Initiatives," where local religious leaders endorse the payment of taxes as a communal benefit, are highly effective. This manifestation of collective morality highlights that tax morale is not just an individual psychological trait but a cultural one. Furthermore, the findings suggest that highlighting the "compliance of the majority" is more effective than highlighting the "punishment of the few." In summary, the psychology of the community is the primary shaper of individual fiscal behavior.

The final finding of this study confirms that a "Purposive Regulatory Model," which combines psychological behavioral nudges with Sharia-based ethical standards, produces the highest sustained tax morale. Data analysis suggests that the most successful tax systems are those that view the taxpayer as a "Muwatin" (citizen) with spiritual dignity rather than a "Subject" for extraction. [Fadli et al. \(2024\)](#) argue

that the integration of *Maqasid* logic into tax policy creates a "Value-Resonant" system that is resilient to economic crises. The results indicate that when the state's fiscal goals are clearly aligned with the taxpayer's moral identity, compliance becomes a source of psychological pride rather than financial pain. This adaptability demonstrates that Sharia principles provide a timeless psychological framework for navigating the complexities of modern fiscal governance. In conclusion, the research affirms that the psychology of compliance is most robust when it is anchored in the divine principles of justice, trust, and public welfare. This finding reinforces the urgency for regulators to adopt a "Psychology of Faith" approach in designing the future of global regulatory affairs.

## Discussion

The analytical synthesis of these findings reveals that tax morale is not a static economic variable but a dynamic psychological construct that is profoundly influenced by the alignment of state regulations with the internal moral compass of the taxpayer. This research confirms that in environments where Sharia principles are prevalent, the "psychology of compliance" functions as a spiritual extension of the social contract. [Hasan & Ridho \(2024\)](#) argue that when a tax system is perceived as a manifestation of *Adalah* (justice), the act of payment transcends financial transaction and becomes an act of *Amanah* (trustworthiness). This suggests that the traditional "deterrence model," which relies heavily on audit threats and penalties, is fundamentally incomplete for religious populations. Instead, a "Maqasid-based Compliance Model" provides a more robust framework by leveraging intrinsic religious motivation to achieve fiscal stability. Consequently, the research fulfills its objective by demonstrating that spiritual values are not an obstacle to modern governance but are, in fact, the psychological catalysts necessary for sustainable tax morale. In conclusion, the integration of faith-based ethics into regulatory affairs creates a unique synergy that minimizes the "shadow economy" through moral conviction rather than legal force.

In the broader context of behavioral economics, this study highlights a significant departure from the "rational agent" theory, proposing instead a "value-driven agent" who prioritizes communal welfare (*Maslahah*) over personal utility. While conventional tax psychology emphasizes the "slippery slope" framework—where compliance fluctuates between trust and power—the Islamic paradigm introduces a third dimension: divine accountability. [Abadi \(2024\)](#) reinforces the idea that institutional trust is the primary currency of compliance; however, this analysis goes further by identifying that Sharia principles provide the benchmarks for that trust. The superiority of this value-based model lies in its ability to sustain compliance even when state enforcement is weak, provided that the state's spending is seen to protect the *Maqasid* objectives. [Muzaki & Munir \(2023\)](#) touched upon the necessity of social justice, and this research expands that notion by demonstrating that the harmonization of religious and secular levies (Zakat and Tax) is the ultimate psychological tool for removing resentment. By bridging behavioral science with Islamic jurisprudence, this study provides a pioneering blueprint for a more psychologically resonant global fiscal policy.

Reflection on the results underscores that the persistent challenge of tax evasion in emerging economies is often a symptom of "moral decoupling," where the state's regulatory demands are seen as spiritually illegitimate or unjust. The attainment of

high tax morale in a Sharia-influenced context indicates that the taxpayer is not looking for the "cheapest" path, but the "most righteous" one. [Naswa & Muthoifin \(2025\)](#) reflect that the internalization of *Hisbah* (accountability) creates a self-regulating mechanism that is far more cost-effective for the state than traditional policing. A tangible benefit identified here is the "Visibility of Maslahah," where taxpayers who see their contributions funding community welfare experience a psychological "warm glow" that reinforces future compliance. This reflection confirms that the research goal has been realized by providing an evidence-based narrative on how to humanize tax administration. Furthermore, it empowers regulators to move away from adversarial tactics and toward a partnership model that respects the taxpayer's spiritual identity. In summary, the psychology of faith-based compliance offers a path toward a more dignified and efficient relationship between the governor and the governed.

The implications of this study are profound, offering a strategic framework for tax authorities to redesign their communication and enforcement strategies to be "Value-Resonant." Practically, these findings suggest that tax education should move beyond legalistic explanations and toward narratives that emphasize the religious and social impact of fiscal contributions. [Fadli et al. \(2024\)](#) suggest that the long-term implication of this study is the development of "Maqasid-Informed Fiscal Policy" that prioritizes distributive justice and institutional transparency as the primary drivers of national revenue. Furthermore, this research provides a theoretical basis for "Behavioral Sharia Regulation," where "nudges" are designed to align with the taxpayer's *Amanah* and sense of community responsibility. Academic implications include the necessity for a new sub-discipline of "Islamic Behavioral Economics" that can rigorously test the psychological impact of religious interventions on fiscal behavior. By adopting this perspective, governments can build a "Resilient Tax Culture" that is less dependent on the fluctuations of the economic cycle and more anchored in stable moral principles. In closing, these implications affirm that a psychologically informed tax system is not a luxury but a strategic necessity for the modern state.

The analysis of why the "Synergy of Values" approach is so effective reveals that it addresses the fundamental human need for cognitive consistency between one's private faith and public duties. Prohibitions against corruption and waste are not just political slogans but are seen as divine mandates that, when fulfilled by the state, trigger an automatic psychological response of loyalty from the citizen. [Ayunina & Jannah \(2025\)](#) explain that in the modern era, the taxpayer's "spiritual ego" is the most neglected variable in regulatory affairs, yet it is the most influential in determining long-term compliance. The model's success is also attributed to its ability to re-frame tax not as an "extraction" but as a "contribution to Maslahah," which fulfills the individual's psychological need for social belonging and significance. Moreover, the presence of *Hisbah-based* transparency ensures that the taxpayer feels like a participant in the state's moral mission rather than a victim of its power. Therefore, the consistent positive outcomes of this model stem from its ability to harmonize the secular needs of the state with the spiritual aspirations of the people. In essence, a Sharia-aligned tax system is a psychologically "frictionless" system.

The immediate action required based on these findings is the implementation of "Value-Based Tax Earmarking," where a portion of tax revenue is explicitly dedicated to Sharia-compliant social projects to build institutional trust. This strategy

should be accompanied by the creation of "Sharia Transparency Portals" that provide citizens with a real-time *Hisbah* view of how their taxes are being utilized for the public good. [Nugroho \(2024\)](#) suggests that the state should also invest in "Religious-Behavioral Nudges," such as using mosque-based tax awareness programs that link civic duty with the preservation of *hijz al-mal*. Furthermore, there is an urgent need for the legislative harmonization of Zakat and Tax to remove the psychological "double-taxation" barrier once and for all. Subsequent actions should include the training of tax officials in "Psychological Empathy and Islamic Ethics" to ensure that the process of tax collection is as dignified as the principle of the tax itself. Without these strategic steps, the state will continue to face high enforcement costs and persistent tax resistance. In conclusion, the fusion of psychology, Sharia, and regulation is the only viable path toward a stable and prosperous fiscal future.

## Conclusion

The definitive synthesis of this systematic review confirms that the "Psychology of Compliance" in modern regulatory affairs is inextricably linked to the moral and spiritual alignment of fiscal systems with the intrinsic values of the taxpayer. This research demonstrates that Sharia principles—specifically *Adalah* (justice), *Amanah* (trustworthiness), and *Maslahah* (public interest)—function not merely as religious doctrines but as potent psychological anchors that elevate tax morale beyond the limitations of deterrence-based models. It is significant to conclude that when the state's regulatory demands are perceived as a manifestation of divine justice and communal welfare, the psychological resistance to taxation diminishes, replaced by a sense of "holistic compliance." By moving the discourse from a purely economic "cost-benefit" analysis to a value-centric behavioral framework, this study provides the conceptual bridge necessary to humanize tax administration and stabilize fiscal revenue in culturally diverse societies. Ultimately, the integration of Sharia-based ethics into regulatory policy represents a sophisticated evolution in behavioral governance, offering a path toward a more transparent and resilient social contract.

The scholarly contribution of this study lies in the establishment of the **"Maqasid-Behavioral Compliance Framework,"** which offers a rigorous and interdisciplinary standard for enhancing tax morale through the synchronization of spiritual identity and civic duty. Practically, this research provides a validated roadmap for tax authorities to redesign their enforcement and communication strategies, ensuring that institutional transparency (*Hisbah*) and distributive justice become the primary psychological drivers of national revenue. The added value of this work is its ability to resolve the cognitive dissonance often felt by taxpayers in dual-system economies by proposing the legislative and psychological harmonization of *Zakat* and state taxation. Theoretically, this study enriches the field of behavioral economics by introducing "Religious Identity Salience" as a critical variable that can mitigate the "shadow economy" and foster voluntary compliance. This contribution is expected to serve as a cornerstone for policymakers seeking to build "High-Trust" regulatory environments that prioritize moral suasion over legal coercion. In summary, this research proves that the most effective fiscal systems are those that are built with a deep understanding of the human heart and its pursuit of justice.

While this systematic review provides a robust theoretical foundation, it is limited by the variability of tax morale across different geopolitical landscapes and the varying degrees of institutional maturity in Muslim-majority nations. These limitations

serve as a strategic invitation for future researchers to conduct longitudinal empirical studies and "randomized controlled trials" to measure the precise impact of Sharia-based "nudges" on actual tax collection rates. Future research opportunities should focus on the development of digital "Hisbah-Analytics" tools that utilize blockchain and AI to provide real-time, transparent views of public spending to the citizenry. Additionally, exploring the intersection of digital tax compliance with Islamic environmental ethics—such as "Green Taxes" for the preservation of the Earth (*Hifẓ al-Bi'ab*)—presents a fertile ground for expanding the *Maqasid* framework into contemporary ecological regulation. There is also a pressing need for cross-cultural studies that compare the psychological efficacy of Sharia-based compliance with other faith-based or secular ethical models. In closing, this study remains a vital catalyst for a global movement toward a regulatory future where law and morality are no longer viewed as separate, but as a unified force for the common good.

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