

INTERNATIONAL JOURNAL OF LEGAL STUDIES AND SOCIAL SCIENCES [IJLSSS]

ISSN: 2584-1513 (Online)

Volume 4 | Issue 1 [2026] | Page 14 – 32

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GST FAIRNESS, E-TAX ATTITUDE AND COMPLIANCE: A GOVERNANCE-BASED ANALYSIS WITH RELIGIOSITY AS MODERATOR

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ABSTRACT

Tax compliance remains essential for promoting economic stability and enabling administrators to provide crucial services. The survey includes 236 taxpayers. Analysis of frequency for demographic profile, measurement modeling for reliability and validity, structural equation modeling for direct and indirect relationships, and moderated mediation analysis for moderation effects were applied in this study. Results highlight an indirect relationship between GST fairness and GST compliance, suggesting that e-tax attitude mediates this relationship. However, higher religious belief weakens this indirect relationship. This study would assist tax authorities in maintaining user-friendly and transparent strategies towards taxpayers. The results will help to reduce the country's tax evasion levels.

Keywords: GST fairness, e-tax attitude, religiosity, GST compliance, indirect tax

1. INTRODUCTION

The Goods and Services Tax (GST) contributes to efficient management and administration of tax in the country (Bhalla et al., 2023; Deshmukh et al., 2022; Nayaka, 2021; Nayyar and Singh, 2018). Assuring compliance is essential for enhancing government revenue and helping in economic stability, ensuring equitable growth in the country (Johnson and Omodero, 2021; Aziz and Sarwar, 2023; Wambwa et al., 2023). Complying with the GST regulations administers the fiscal structure and maintains transparency in tax systems (Shah, 2024; Desai et al., 2024). Moreover, achieving higher levels of GST compliance is based on several factors, including taxpayers' perceived tax fairness, their trust in tax systems, and their attitude toward adopting e-tax systems (Nandal and Diksha, 2021; Bhalla

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et al., 2022). According to various studies, taxpayers' belief in tax fairness is crucial in influencing their behavior (Taing and Chang, 2021; Shafaruddin et al., 2022). A transparent tax system will enable trust and voluntary compliance, reducing enforcement costs and tax evasion (Al-Maghrebi et al., 2022; Megersa, 2021; Sikayu et al., 2022). Taxpayers' attitude is based on the transparent system, significantly influencing their compliance behavior (Al-Maghrebi et al., 2022; Taing and Chang, 2021). Furthermore, e-tax systems have transformed the tax structure by enhancing the efficiency of taxation policies. Resistance or distrust towards e-tax systems might hinder compliance procedures, regardless of fair tax policies (Awasthi et al., 2019; Kafusha, 2022). GST fairness and e-tax attitude are essential in individuals' tax-paying behavior (Nandal and Diksha, 2021).

2. RESEARCH BACKGROUND

2.1 FAIRNESS AND COMPLIANCE IN GST

GST fairness refers to the tax policies employed in the country for all taxpayers without biases (Sahu, 2021; Nandal and Diksha, 2021). Tax compliance means adherence to laws related to taxes that support economic development (Musimenta et al., 2017; Slemrod, 2019; Torgler, 2007). Existing researches depict that taxpayers' perception is crucial for equitable and fair distribution of tax burden among citizens (Sahu, 2021; Mebratu, 2024). A study (Adams and Freedman, 1976) explored the motivation theory on the grounds of equity developed by Adam (1963), which shows a positive correlation between an individual's motivation toward fairness and justice concerning the tax structure. Taxpayers' perception is fair, it results in voluntary compliance and is more likely to be utilized to fulfill tax obligations (Perveen and Ahmad, 2022; Nkundabanyanga et al., 2017; Hofmann et al., 2008). GST was established as an inclusive tax system enforced in India to replace numerous indirect taxes (Shukla et al., 2022; Srivastava and Bharadwaj, 2024). GST has numerous advantages, such as reducing the tax cascading effect, streamlining tax compliance, and enhancing revenue collection (KS and Raghavendra, 2024; Jaid and Lahoti, 2023; Arora and Singh, 2022). Previous studies (Maharana, 2021; Kir, 2021) recommend that more simplified GST processes, like periodic returns and resolution of disputes, result in enhanced fairness and compliance concurrently. Various studies (Sikayu et al., 2022; Khamis and Mastor, 2021; Muhammad et al., 2023) depict that fairness and compliance towards tax help increase revenue collection and contribute to economic growth by decreasing the tax evasion attitude of taxpayers in the country. Hence, we articulated the following hypothesis.

H1 GST FAIRNESS POSITIVELY INFLUENCES GST COMPLIANCE

2.2 FAIRNESS IN GST AND E-TAX ATTITUDE

Fairness in GST is essential for shaping taxpayers' perspectives toward tax compliance in our country (Latif et al., 2023; Prasad and Ramaprabha, 2024; Marshall et al., 2024). Existing studies (Mbilla et al., 2023; Sahu, 2021; Sikayu et al., 2022; Khamis and Mastor, 2021) depict that when taxpayers perceive that the GST framework is processed equitably and transparently, it results in a positive attitude toward tax-paying behavior. This behavior includes the willingness to pay on time, through digital modes, and following the protocols properly. An equitable tax system reduces the tax burdens among diversified income groups, as reinforced in past literature (Shah, 2024; Dandona et al., 2024; Rajagopalan, 2022; Jamel et al., 2021). Tax fairness cherishes trust, favoring the tax system and also influences taxpayers' attitudes to comply with obligations, supported by various findings (Umali, 2024; Yong and Fukofuka, 2023; Taing and Chang, 2021; Aydin and Akbelen, 2022). The majority of taxpayers use e-tax for availing tax-related services due to various underlying factors such as convenience, technological accessibility, and trust, which is validated through empirical research done in the past (Islam, 2024; Kinuu, 2023; Acheron, 2021; Al-Mawali et al., 2022). Therefore, we present the following hypothesis.

H2 GST FAIRNESS POSITIVELY INFLUENCES E-TAX ATTITUDE

2.3 E-TAX ATTITUDE AND GST COMPLIANCE

E-tax attitude concerns taxpayers' perception and behavior (Do et al., 2022; Shafique et al., 2021; Saptono et al., 2023). These factors include trust, security, ease of usage, convenience, and time savings (Night and Bananuka, 2020; Ershaid, 2021). Evidence (Do et al., 2022; Sondakh, 2017; Kimathi et al., 2019) shows that e-tax attitude positively influences taxpayers' adoption and use of digital tax services. Also, it is proclaimed from other studies (Dhaliwal et al., 2023; Martinez-Vazquez, 2021) that a benevolent e-tax attitude will result in increased GST compliance, leading to efficient usage of digital portals for tax-related activities. Social influence and government incentives are crucial in developing taxpayers' attitudes (Trivedi et al., 2005; Kiow et al., 2017; Devos, 2013). The taxpayers find e-tax platforms convenient, so they comply with tax obligations correctly (Islam, 2024; Do et al., 2022). Non-compliance might result in penalties or other legal actions (Saurugger, 2012; Simpson and Evens,

2024). Tax attitude positively influences tax compliance and motivates taxpayers to comply with tax obligations, confirmed by previous studies (Wardani and Hermawan, 2024; Fadhilatunisa et al., 2024; Aristantia et al., 2022). A favorable attitude towards tax compliance enhances compliance rates, showcasing economic development (Ritsatos, 2014; Slemrod, 2019; Torglwe, 2003). Therefore, the following hypothesis has been developed.

H3 E-TAX ATTITUDE POSITIVELY INFLUENCES GST COMPLIANCE

2.4 THE MEDIATION ROLE OF E-TAX ATTITUDE

The taxpayers' beliefs and behaviors towards using e-tax systems are usually termed e-tax attitudes. It is crucial to motivate taxpayers to adopt tax compliance behavior (Yakubu et al., 2022; Rahman et al., 2020). Existing studies highlighted the mediating role of e-tax attitude between ease of use and trust based on respondents' perception (Ratnawati and Darmanto, 2023; Moya et al., 2016), usefulness and intention to use (Hamzah et al., 2023; Do et al., 2022; Nguyen et al., 2024), compliance costs and tax compliance (Mahangila, 2017), and e-tax quality and compliance (Masunga, 2024; Yakubu et al., 2022). Therefore, we recommend the following hypothesis.

H3a E-tax attitude mediates the impact of GST fairness on its compliance.

2.5 RELIGIOSITY AS MODERATOR

Religiosity describes the degree of a person's religious beliefs, practices, and engagement with faith (Asih et al., 2020; Saroglou, 2011). Also, religiosity is a multi-dimensional concept that includes religious doctrines, religious communities, and spiritual principles (Koenig et al., 2025; Kuhre, 1966). Religiosity positively influences tax compliance, making it evident that people with increased religious commitment have tax obligations tendency in a higher manner (Hidayat et al., 2022; Hwang and Nagac, 2021; Md Radzi and Ariffin, 2022). This religiosity is employed as a moderating variable, and the moderation enhances the relationship between factors such as taxpayers' attitudes and compliance behavior, highlighting that religious values will boost compliance behavior based on evidence from other studies (Hwang and Nagac, 2021). Various studies have studied religiosity as a moderating factor (Agbetunde et al., 2022; Md Radzi and Ariffin; Davidescu et al., 2022). Also, it is evident from the literature done in the past that religiosity can strongly influence the taxpayer's perceptions of tax

obligations as essential moral duties (Bassey et al., 2024; Rashid et al., 2021). So, we proposed the following hypothesis.

H4 RELIGIOSITY MODERATES THE LINK AMID E-TAX ATTITUDE AND GST COMPLIANCE

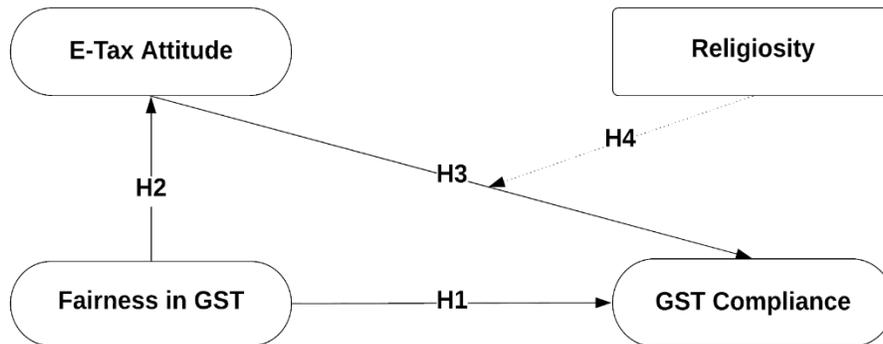


Figure 1: Conceptual model of GST compliance

3. RESEARCH METHODOLOGY

3.1 SAMPLE

The data was collected from 236 GST payers in Chennai, India. The sample has 167 male and 69 female taxpayers. Most taxpayers were between 41 to 50 years of age (53%), followed by 31 to 40 years, 25 to 30 years, 51 to 60 years, and above 60. Most respondents were undergraduates, and their income was between 5 lakhs and 10 lakhs.

3.2 MEASURES

The questionnaire includes questions about GST fairness, attitude toward e-tax, religiosity, and GST compliance. It used a Likert scale (1 “strongly disagree” to 5 “strongly agree.”). GST fairness (Nandal

and Diksha, 2021), E-tax attitude (Night and Bananuka, 2020), GST compliance (Night and Bananuka, 2020) includes five items each and religiosity (Khalil and Sidani, 2020) includes six items.

4. DATA ANALYSIS

This section exhibits the interlink between the variables in the conceptual framework (refer to Fig. 1) using measures including reliability, discriminant, and convergent validity, and the goodness of fit test. This study employs AMOS-based SEM to examine the proposed model. Composite reliability (CR) and Cronbach’s alpha (refer to Table 1) address the internal consistency. The α values for all the variables of this study are > 0.8 , which shows good internal consistency (Mallery and George, 2000). The CR values are > 0.8 , reconfirming internal consistency (Shuttleworth, 2015). The standardized loading values range from 0.6 to 0.8, which shows moderate to strong relationships (García-Llorente et al., 2016). The average values extracted are more significant than 0.5, which confirms favorable convergent validity (Lat et al., 2020).

Table 1 Measurement of reliability and validity

Items	Dimensions	Estimate	AVE	CR	Alpha
TAF_1		0.759			
TAF_2		0.808			
TAF_3	TAF	0.775	0.614	0.888	0.888
TAF_4		0.796			
TAF_5		0.778			
ATE_1		0.786			
ATE_2		0.796			
ATE_3	ATE	0.723	0.588	0.877	0.877
ATE_4		0.750			
ATE_5		0.777			
REL_1		0.665			
REL_2		0.755			
REL_3	REL	0.732	0.583	0.893	0.892
REL_4		0.796			
REL_5		0.835			
REL_6		0.787			

TAC_1		0.805			
TAC_2		0.755			
TAC_3	TAC	0.788	0.630	0.895	0.894
TAC_4		0.819			
TAC_5		0.799			

Note: CMIN/DF = 1.992; IFI= 0.944; TLI = 0.936; CFI = 0.944; TAF “GST fairness”; ATE “e-tax attitude”; REL “religiosity”; TAC “GST compliance”; AVE “average variance extracted”; CR “composite reliability.”

The discriminant validity (refer to Table 2) demonstrates the relationships among the dimensions, such as E-tax attitude, GST Fairness, GST Compliance, and Religiosity. It is assessed with correlation analysis. The correlation coefficients are < 0.9 and show no existing intercorrelations between constructs used in the proposed model (Tabachnick et al., 2013).

Table 2 Measurement of discriminant validity

	TAF	ATE	REL	TAC
TAF	1			
ATE	0.787	1		
REL	0.427	0.409	1	
TAC	0.742	0.817	0.446	1

Note: TAF “GST fairness”; ATE “e-tax attitude”; REL “religiosity”; TAC “GST compliance.”

The model exhibits a competitive fit index (CFI) of 0.944 and a Tucker-Lewis index (TLI) of 0.936, confirming the fitness of the study (Bentler, 1990). The Incremental Fit Index (IFI) value is 0.944, showing good model fit (McNeish and Wolf, 2023) and chi-square ratio (CMIN/DF = 1.992), which meets the threshold value <3 (Kline, 1998). Furthermore, the results indicate acceptable goodness of fit.

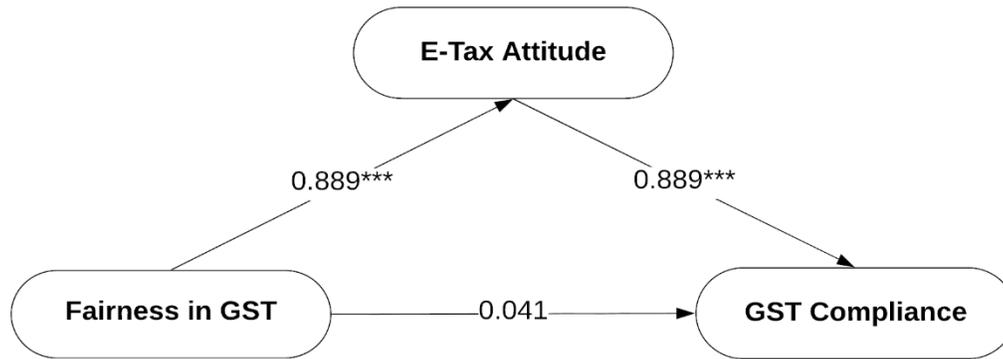


Figure 2: Path relationship

Note: *** $p < 0.000$.

The path relationship (refer to Table 3 and Fig. 2) demonstrates the link amid the dimensions. Interestingly, the results show that GST fairness does not influence GST compliance, as the estimate is 0.041, and the p-value is > 0.05 . GST fairness influences taxpayers' attitudes towards e-tax, as the estimate is 0.889, and the p-value is < 0.05 . Finally, the attitude towards e-tax influences GST compliance as the estimate is 0.889, and the p-value is < 0.05 .

Table 3 Path relationship

Hypothesis	Path	Estimate	SE	p-value	Accepted/Rejected
H1	TAF \rightarrow TAC	0.041	0.142	0.759	Rejected
H2	TAF \rightarrow ATE	0.889	0.087	0.000	Accepted
H3	ATE \rightarrow TAC	0.889	0.144	0.000	Accepted
H3a	TAF \rightarrow ATE \rightarrow TAC	0.846	0.441	0.002	Accepted

Note: CMIN/DF = 1.797; IFI = 0.971; TLI = 0.964; CFI = 0.971; SE “standard error”; TAF “GST fairness”; ATE “e-tax attitude”; TAC “GST compliance.”

In the case of an indirect relationship (refer to Table 3), GST fairness influences GST compliance through e-tax attitude. Complete mediation exists as the estimate is 0.846, and the p-value is < 0.05 . E-tax attitude enhances the link amid GST fairness and GST compliance. The outcomes of model fitness show that the values of IFI (McNeish and Wolf, 2023), TLI (Byrne, 1994), and CFI (Byrne, 1994) are more than 0.9, and CMIN/DF (Kline, 1998) is less than 3, confirming the model fitness.

To check the moderation role of religiosity in the indirect link amid GST fairness (independent variable) and GST compliance (dependent variable), the moderated mediation analysis was performed using the PROCESS procedure in SPSS, specifically model 14 (Hayes, 2022). This analysis includes

2000 bootstrap samples with a 95% confidence interval. In the first stage, moderation analysis was performed with conditional effects (refer to Tables 4 and Fig. 3).

Table 4 Moderation analysis

	Estimate	SE	t-value	p-value
constant	3.370	0.233	14.471	0.000
TAF	0.198	0.057	3.502	0.001
ATE	0.550	0.060	9.182	0.000
REL	0.072	0.043	1.678	0.095
ATE x REL	-0.104	0.030	-3.456	0.001
Hypothesis 4: Accepted/Rejected	Accepted			

Note: $R^2 = 0.717$; R^2 change = 0.015; SE “standard error”; TAF “GST fairness”; ATE “e-tax attitude”; REL “religiosity.”

The results highlight that GST fairness (estimate = 0.198; p-value = 0.001) and e-tax attitude (estimate = 0.550; p-value = 0.000) have a significant link with the outcome variable (GST compliance) at the one-percent level. On the other hand, religiosity (estimate = 0.072; p-value = 0.095) has a significant link with GST compliance at the ten-percent level. The interaction (e-tax attitude and religiosity) has a significant link with GST compliance (estimate = -0.104; p-value = 0.001) at the one-percent level. It concludes that religiosity weakens the positive link amid e-tax attitude and GST compliance.

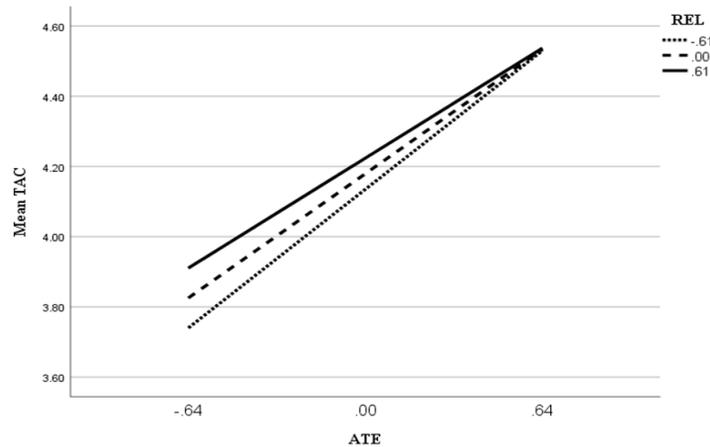


Figure 3: Moderation analysis - Conditional effects

Note: ATE “e-tax attitude”; REL “religiosity”; TAC “GST compliance.”

The conditional effects (refer to Fig. 3) highlight that the effects of e-tax attitude increase from high to low religiosity. This suggests that e-tax attitude strongly impacts GST compliance at low religiosity levels, while higher religiosity weakens these effects, suggesting a moderating role of religiosity.

Table 5 Moderated mediation analysis

	Estimate	BT SE	BT LLCI	BT ULCI
REL	-0.078	0.033	-0.142	-0.013

Note: REL “religiosity”; BT “bootstrap”; SE “standard error”; LLCI and ULCI “lower and upper limit confidence interval.”

Finally, analysis of moderated mediation was performed (refer to Table 5). The moderated mediation effect (estimate = -0.078; boot SE = 0.033; Boot LLCI = -0.142; Boot ULCI = -0.013) is statistically significant as the range of lower and upper confidence intervals does not include 0. The outcomes conclude that e-tax attitude mediates the link between GST fairness and GST compliance, while religiosity weakens this mediation and the indirect relationship.

5. DISCUSSIONS

This study focuses on the link between GST fairness level, E-tax attitude, GST compliance, and religiosity. The existing research (Sahu, 2021; Marshall et al., 2024; Perveen and Ahmad, 2022; Zainan et al., 2017) suggests an affirmative link between fairness in tax and compliance behavior. In contrast, this study (H1) reveals no significant relationship between GST fairness and GST compliance, which may be attributed to other influential factors shaping taxpayers’ behavior. In this study (H2), tax fairness positively influences e-tax attitudes. This highlights the crucial role of fairness in shaping the taxpayers’ perceptions towards digital systems. Several studies (Mbilla et al., 2023; Sahu, 2021; Sikayu et al., 2022; Khamis and Mastor, 2021) also indicate the link amid tax fairness and e-tax attitudes of taxpayers.

The results of hypothesis 3 demonstrated that attitudes of taxpayers toward taxes positively influence their compliance behavior. The attitude of individuals reflects their psychological readiness and sense of responsibility. Few studies (Wardani and Hermawan, 2024; Fadhilatunisa et al., 2024; Aristantia et al., 2022) also indicate that tax attitude influences tax compliance. Other studies (Do et al., 2022; Sondakh, 2017; Kimathi et al., 2019) also demonstrate that e-tax attitude positively influences e-tax

adoption. The present study (H3a) shows that e-tax attitude serves as a potent mediator between GST fairness and compliance, suggesting that fairness leads to trust and adoption. Some research (Masunga, 2024; Yakubu et al., 2022) also highlights the mediating role of e-tax attitude on tax compliance. Hidayat et al. (2022) show that religiosity influences tax compliance, recommending that individuals with an increased religious commitment comply better with tax laws. However, the Agbetunde et al. (2022) study shows that religiosity moderates taxpayer attitudes and compliance, highlighting that religious beliefs enhance compliance intentions. This study (H4) suggests that religiosity moderates the link amid e-tax attitude and GST compliance. Taxpayers with stronger religious values typically perceive compliance as ethical duty, influencing their behavior beyond technological and fairness considerations.

6. IMPLICATIONS

The current research focused on the impact of GST fairness upon compliance with the mediation of e-tax attitude and the moderation of religiosity. The present study was done by employed taxpayers from Chennai city. This study makes it evident that GST fairness indirectly influences GST compliance through the mediation of the e-tax attitude of taxpayers. Therefore, policymakers should enhance the digital tax system to create a positive attitude in taxpayers' minds and improve tax compliance behavior in the country. This would assist authorities in maintaining transparent and friendly strategies towards taxpayers. Furthermore, this would reduce the country's tax evasion levels. Future researchers can focus on expanding to other regions of the country.

7. CONCLUSION

The findings suggest that when taxpayers feel that the tax system has been done transparently and with suitable e-tax mechanisms, they would voluntarily comply with the obligations. The perspective towards e-tax improves compliance behavior and the enactment of e-tax systems. Also, religiosity aligns individuals towards self-discipline and fulfills obligations relevant to tax norms. This is due to the ethical and moral beliefs they are taught and brought up throughout their lives. This study would help policymakers emphasize the necessity for transparent, unbiased strategies and policies related to e-tax for user-friendly systems. Therefore, the entire tax system would be strengthened through this approach.

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