

The Role of Cognitive Dissonance in Predicting Tax Compliance among Madurese Ethnic People

Ustman ^{1*} , Nurkholis ² , Zaki Baridwan ³ , Abdul Ghofar ⁴ 

¹ University of Brawijaya, Faculty of Economics and Business, Jl. Veteran No 10-11, Ketawanggede, 65145 Malang, East Java, INDONESIA; ORCID: orcid.org/0000-0002-9641-4114

² University of Brawijaya, Faculty of Economics and Business, Jl. Veteran No 10-11, Ketawanggede, 65145 Malang, East Java, INDONESIA; Email: nurkholis@ub.ac.id; ORCID: orcid.org/0000-0003-3983-0573

³ University of Brawijaya, Faculty of Economics and Business, Jl. Veteran No 10-11, Ketawanggede, 65145 Malang, East Java, INDONESIA; Email: zaki@ub.ac.id; ORCID: orcid.org/0009-0007-6692-1039

⁴ University of Brawijaya, Faculty of Economics and Business, Jl. Veteran No 10-11, Ketawanggede, 65145 Malang, East Java, INDONESIA; Email: ghofar@ub.ac.id; ORCID: orcid.org/0000-0002-0690-433X

*Corresponding Author: ustman@student.ub.ac.id, ustman@unira.ac.id

Citation: Ustman, Nurkholis, Baridwan, Z. and Ghofar, A. (2025). The Role of Cognitive Dissonance in Predicting Tax Compliance among Madurese Ethnic People, *Journal of Cultural Analysis and Social Change*, 10(2), 2538-2548. <https://doi.org/10.10.64753/jcasc.v10i2.1977>

Published: November 17, 2025

ABSTRACT

This study examines the role of cognitive dissonance in predicting tax compliance among Madurese. Cognitive dissonance, as a state of psychological discomfort resulting from the conflict between an individual's attitudes, religiosity, and emotions with their behavior, is hypothesized to influence Madurese taxpayers' decisions to comply or not comply with tax obligations. This study will explore how Madurese taxpayers experience cognitive dissonance related to taxes, the triggering factors, and the strategies they use to reduce the dissonance, which ultimately affects their level of tax compliance. The phenomenological study was conducted through structured interviews with Madurese figures. The results obtained show that the Madurese ethnic group has the intention to comply with taxes because it is motivated by their environment, knowledge, and understanding of the importance of paying taxes. Intellectual intelligence factors and compliance hierarchy (Bhepa', Bhebu', ghuru, ratoh) can play an important role in forming a positive attitude towards the intention to comply with taxes. Spiritual intelligence also supports the intention to comply with taxes because it is seen as an obligation that must be fulfilled as a good citizen. Regarding emotional intelligence, the Madurese ethnic group has the concept of "teretan", which treats others as brothers if they demonstrate loyalty, trust, and a sense of fairness in social relationships. However, this can become a brotherhood if there is a sense of injustice, excessive exploitation by the tax authorities of taxpayers, or corruption in government, which triggers negative emotions and disappointment, leading to reactions that lead to tax non-compliance.

Keywords: Intellectual Intelligence, Emotional Intelligence, Spiritual Intelligence, Tax Compliance Behavior, Madurese Culture

INTRODUCTION

Tax compliance is a crucial foundation for a nation's development and sustainability. In Indonesia, efforts to improve tax compliance are ongoing, but significant challenges remain, particularly given the sociocultural diversity of society. One aspect that has not been thoroughly explored is the psychological dimension of compliance behavior, particularly cognitive dissonance, which may explain why individuals sometimes do not act in accordance with their beliefs.

Tax compliance is not measured by the amount of tax paid by the Taxpayer, but is assessed by the accuracy of their tax reporting. Increasing tax compliance is not always based on economic motives (Christiansen, 1980; Mangoting et al., 2015; Fochmann and Kroll, 2016). Andreoni et al. (1998) called for examining tax compliance from a social psychology perspective to assess tax compliance behavior. Meanwhile, researchers are beginning to answer this call to assess tax compliance behavior from the factors of attitude, subjective norms, perceived behavioral control, intention to comply, and ethical beliefs (Reckers et al., 1994; Bobek and Hatfield, 2003; Alabede et al., 2011; Bobek et al., 2013; Nurwanah et al., 2018). Previous research also explains that the influence of tax compliance behavior is influenced by moral obligation factors (Bobek et al., 2003; Pope and Mohdali, 2010), as well as tax equity (Torgler, 2004; McGee and Bose, 2007; Cummings et al., 2009; Benk et al., 2011). Then, research by Feld and Frey (2002), Kirchler et al. (2008), Damayanti et al. (2015), and Taing and Chang (2021) examined taxpayer perceptions of the government, namely trust in the government, uncertainty orientation, and religiosity. Previous research discussing tax compliance behavior has focused more on psychological factors before paying taxes (intention to comply), but few have explored the psychological impact after paying taxes (Sweeney et al., 2000).

Cognitive dissonance, a theory introduced by Festinger (1957), explains that psychological discomfort arises when a person has two or more conflicting cognitive elements (attitudes, ideas, values, or norms), beliefs (religiosity), and emotions (feelings). In the context of taxation, dissonance can arise when a taxpayer understands the moral or legal obligation to pay taxes (cognition 1) but at the same time objects to the tax burden, distrusts the government, or finds loopholes to avoid taxes (cognition 2). This incongruity creates discomfort that drives individuals to seek ways to reduce the dissonance, either by changing behavior, changing beliefs, or justifying their actions.

Psychological reactions, including attitudes and subjective norms, are influenced by a person's cognition based on their intellectual intelligence. Emotional turmoil is influenced by emotional intelligence, and beliefs are influenced by spiritual intelligence, both of which are encompassed within social psychology. Emotional stability can be achieved through spiritual intelligence (Jain et al., 2018). If an individual deepens their understanding of spiritual intelligence, it typically becomes a dominant trait compared to intellectual and emotional intelligence. However, combining intellectual, spiritual, and emotional intelligence levels does not seem easy in research on tax compliance behavior. These three intelligences sometimes clash (contradict) within the individual taxpayer. If a Taxpayer has a contradiction (dissonance) between intellectual, spiritual, or emotional intelligence, then he will make a decision to comply with taxes according to the dominant intelligence choice within him (consonance).

The Madurese ethnic group has distinctive cultural characteristics and noble values, such as strong religiosity, the principle of kinship (*teretan*), a spirit of hard work, views on self-esteem (*marhabat*), and the hierarchy of obedience (*bhepa'*, *bhebu'*, *ghuru*, *rato*). These values have the potential to influence how they understand social and state obligations, including taxes. The conflict between traditional values and the demands of modernization, including tax obligations, can be a source of cognitive dissonance. Therefore, this study aims to explore in depth how cognitive dissonance is experienced by Madurese taxpayers and how this phenomenon influences their decisions to comply or not to comply with tax obligations. A qualitative approach was chosen to understand the nuances and complexities of taxpayers' subjective experiences.

LITERATURE REVIEW

Tax compliance is the action of taxpayers to fulfill all obligations. Taxation in accordance with applicable laws and regulations, including self-registration, calculation, payment, and reporting of taxes correctly and on time (Schiff & Kaplan, 2005). In today's era, tax compliance behavior is no longer relevant if it is only assessed from the intention to comply, as in the Theory of Planned Behavior (Ajzen, 1991), or focuses on factors before payment (for example, tax rates, sanctions, quality of tax administration, and socialization) (Kirchler, 2007). But it is also necessary to explore the post-payment psychological impact (Sweeney et al., 2000).

The intention to comply is often assessed from cognitive elements, namely based on rational thinking, logic, and analysis which are the work of the left brain such as the relationship between behavior and tax compliance behavioral intentions, namely attitudes, subjective norms, perceived behavioral control, ethics (Benk et al., 2011), and moral obligations (Bobek and Hatfield, 2003). However, according to psychology, the influence of the conscious mind in the form of cognitive, rational, logical, and analytical thinking contributes only 12% of individual behavior, while 88% is the contribution of the subconscious mind (Nurindra, 2008). Psychology inspires researchers to solve individual behavioral problems in accounting (Espa et al., 2011). Bandura (1999) introduced the theory of social cognition, which considers human thinking —namely, what individuals learn to be part of society — and the cognitive process of human motivation, namely attitudes and actions. Attitude is a reflection of what individuals recognize as contributions influenced by the thought process (Stajkovic and Luthans, 1998).

Furthermore, spiritual intelligence indicates an individual's attachment to their beliefs, specifically religious factors. Individuals who have internalized their religious teachings will incorporate spiritual intelligence into all their actions and outlooks on life. Empirical evidence shows that spiritual intelligence influences the intention to comply with tax compliance and behavior (Damayanti et al., 2015). Pope and Mohdali (2010) examined the role of spirituality in tax morale and tax compliance. Previous research examined religious affiliation, religious attendance, religious perception, religious belief, religious practice, and religious-political relations. But there are also those who consider spirituality to be a personal matter and not related to the workplace or compliance (Jain, 2018). So it becomes a debate among researchers of spiritual movements. Individuals without religious affiliation, as well as individuals who emphasize their religious identity, are more likely to deviate from their taxes (Tittle & Welch, 1983; Grasmick et al., 1991; Stack & Kposowa, 2006). Individuals who make religion a private matter tend to be tax compliant (Welch et al., 1991; Feld & Torgler, 2007). Therefore, this study concludes that spiritual intelligence has an influence on tax compliance behavior.

Festinger (1957) did not elaborate on dissonance, describing it as cognitive or emotional. He described a person as being in a state of dissonance when two elements of their cognition—their knowledge of themselves, their behavior, their feelings, their desires, or their knowledge of the world—are inconsistent. Cognitive dissonance can occur when opinions are formed or decisions are made when cognition and opinion point in different directions.

Ajzen (2005) revealed that intentions will be consistent with behavior if the environment provides sufficient motivation. However, intentions will not align with behavior if the environment offers a negative experience or fails to provide sufficient motivation, as illustrated in Festinger's (1957) research, which posits that for some individuals, dissonance arises from the presence of something extremely painful and intolerable. Emotional concepts can be influenced by moods that focus on events and are driven by judgment (Scherer, 2005). Emotional factors cannot be ignored because they are drivers of the post-payment decision-making process (Summers and Duxbury, 2012).

Sweeney (2000) tested cognitive dissonance resulting from contradictions between cognitive and emotional aspects using anxiety factors (see Elliot and Devine, 1994; Menasco and Hawkins, 1978; Hunt, 1970). According to Daradjat (1990) anxiety is a manifestation of a person's emotional turmoil that arises from emotional pressure (frustration) and inner conflict (conflict), such as fear, surprise, helplessness, threat, and so on. Dissonance is a feeling of discomfort (psychological discomfort) that motivates a person to achieve consonance as quickly as possible (Menasco and Hawkins, 1978).

Dissonance is a state of resistance that drives people to act by measuring the consequences. Dissonance motivates efforts to achieve consonance and reduce dissonance (Oshikawa, 1969; Wahyuningsih, 2012). Cognitive dissonance is likely to arise due to low satisfaction. Therefore, maintaining taxpayer satisfaction after paying taxes is crucial to increasing taxpayer trust, which in turn will impact tax compliance behavior. This concept is consistent with Festinger's (1957) early description of dissonance as a psychologically uncomfortable state.

Contradictory ideas and thoughts (dissonance) do not always occur due to cognitive factors, but can also be due to emotional factors, namely feelings of discomfort, conflicting beliefs, which can lead to anxiety. There are three parts of the brain: the logical brain, which regulates thinking, the emotional brain, which regulates emotions, and the primitive brain, which regulates basic needs such as hunger, breathing, and others. In making decisions, a person is assisted by both the logical and emotional brains. When a person is calm and not stressed, their logical brain functions effectively. However, in special or dangerous situations, the logical brain is sometimes *bypassed* by the emotional brain. *Bypassing* the emotional brain occurs during states of anxiety, stress, panic, and anger (Diano et al., 2017).

The influence of Madurese culture on emotional intelligence, especially in Madurese ethnic groups when they are in a state of anxiety or discomfort, needs to be explored in depth in terms of post-tax payment psychological impact. The Madurese are one of the largest ethnic groups in Indonesia with a strong culture. Dominant characteristics include: (a) Religious Obedience (Islam): Religious values are very dominant and often serve as moral guidelines. This can influence perceptions of justice and obligation (Geertz, 1960). (b) Community and Family Solidarity (*Teretan*): Close social ties can give rise to a strong loyalty to family and community, which may compete with loyalty to the state (Rosyid, 2011). (c) Principle of Self-Esteem (*Marhabat*): Aspects of personal honor and dignity that are highly valued can influence how they react to authority and regulations, including tax officials. (d) Social stratification (*Bhepa', Bhebhu', Ghuru, Ratob*): This social bond is often called paternalism culture, namely a social or leadership system that places the first order of obedience to the "father" or "paternal" figure as the highest authority holder (then mother, guruh/kyai, leader), who considers himself more knowledgeable and wiser than his subordinates or the people he leads. In this culture, a leader acts like a parent who protects, guides, and makes decisions for the good of his "children" (subordinates or society) (Supratman, 2021).

How these values interact with Madurese taxpayers' understanding and experience of cognitive dissonance in the context of taxation is a rich area to explore.

RESEARCH METHODOLOGY

This study uses a qualitative approach, a method that explores and understands the meaning of individual or group perceptions of social issues (Creswell, 2015). This study uses an interpretive paradigm with a phenomenological approach to gain an understanding of tax compliance behavior from taxpayer perceptions. According to Creswell (2015), phenomenology is a research approach that emphasizes the essence or nature of a phenomenon experienced by several individuals. Transcendental phenomenology is used in this study with the characteristics of descriptive, reduction, essence, and intentionality (Kamayanti, 2016). This allows researchers to explore in depth the unique perspectives of Madurese ethnic taxpayers regarding cognitive dissonance and its relationship to tax compliance.

The presence of researchers at the research location can support the validity of data, thereby enhancing its originality and authenticity. Data analysis techniques in phenomenology can involve postponing all judgments about natural attitudes until a certain basis is found (Creswell, 2015). This delay is usually called *epoché*. The concept of *epoché* distinguishes the data area (subject) from the researcher's interpretation. The concept of *epoché* serves as a central point where researchers compile and group initial assumptions about phenomena to understand what informants are saying.

Researchers, as the primary instrument, must validate their readiness to conduct research before entering the field (Sugiyono, 2013). The sampling technique employed was snowball sampling, targeting Madurese figures identified as such, who hold taxpayer status with a Taxpayer Identification Number (NPWP), are willing to participate in in-depth interviews, and possess diverse experiences or views on taxation.

Data analysis was conducted simultaneously with data collection using thematic analysis of interview transcripts to identify patterns of dissonance and strategies for reducing it (Braun and Clarke, 2006). Data collection techniques were carried out through in-depth interviews with informants, interpreting the meaning of the informants' lives, and other supporting data from taxpayers on Madura Island. The interviews were conducted in a semi-structured manner, designed to facilitate a meeting between two people to exchange information and ideas through questions and answers, thereby constructing meaning through a specific process (Sugiyono, 2013). Informants were given the freedom to answer as they pleased (McIntosh and Morse, 2015) regarding their understanding of taxes and citizen obligations, personal experiences related to paying or reporting taxes, feelings or internal conflicts that arise when facing tax-related decisions, strategies they use to overcome such conflicts or discomfort, and the role of Madurese culture in their tax perceptions and decisions.

These interviews were recorded for written analysis, which were then deleted after analysis to protect the informant's anonymity (Karima and Uusiautti, 2018). Galetta (2012) emphasized the importance of carefully listening to the interviewee's points to identify key findings from the interview results that the researcher could then elaborate on.

RESULTS AND INTERPRETATIONS

Taxpayer perceptions of tax compliance behavior are explained in the results. The research results are presented in two parts. First, it begins with the intention to obey, stemming from the intellectual, emotional, and spiritual intelligence factors. Second, the combination of the three intelligence elements describes the tendency of intention to comply with taxes and how taxpayers behave after paying taxes.

Intellectual Intelligence

Intellectual intelligence can be interpreted as cognitive intelligence based on rational thinking, logic, and analysis, which is the work of the left brain, such as the relationship between attitudes, subjective norms, and perceived behavioral control towards tax compliance behavior (Benk et al., 2011).

Attitude

Attitude is the result of an assessment related to a particular behavior and is supported by previous experience (Kashif et al., 2018). Ajzen (1991) explains that attitude toward a behavior can refer to the extent to which a person has a favorable or unfavorable evaluation and assessment of the behavior in question. Therefore, attitudes will be formed as behavior when they have been processed through thought and analysis based on the

individual's knowledge. Based on interview data, taxpayers will be tax compliant if they understand the benefits of taxes:

"Madurese people have a positive attitude toward state taxes. He explained that tax utilization must be transparent and accessible to everyone. State expenditure reporting must publish the percentage of utilization." (Interview 1)

A good tax system will have a positive impact on tax compliance behavior (Eriksen and Fallan, 1996; Damayanti et al., 2015). An efficient tax system, consistent regulations, and easy payment methods will shape tax compliance attitudes.

"I need to think about determining the tax base for my business. It would be great if tax regulations were made more efficient and consistent, making it easier for me to calculate, pay, and report my tax obligations." (Interview 1)

"I sometimes set aside an emergency fund for tax audits, and I've even considered paying the tax office to calculate my tax burden because I've had difficulty following the latest regulations. An inefficient tax system can be detrimental to me as a taxpayer." (Interview 2)

Subjective Norms

Peers or people around us can influence individual behavior. Subjective norms refer to the environmental pressure exerted by important individuals, such as parents, relatives, and leaders, which makes tax compliance behavior a necessity (Basri et al., 2012; Damayanti et al., 2015). Thus, policymakers must strive to create an atmosphere around taxpayers that supports tax compliance behavior.

"There is a prominent behavior from Madurese culture known for its obedience, namely the term *bhepa'*, *bhebu'*, *ghuru*, *ratoh*. *Bhepa'*, *bhebu'* means parents, both male and female; they are mentioned first because they occupy the main strata of obedience. Then followed by teachers. Teachers here in many aspects are more targeted towards teachers who have religious capacity. That is why the position of *kyai* (religion teacher) occupies a special position in social stratification in Madura. Next in order is *ratoh*, obedience to the government." (interview 1)

According to the interview results, social pressure that can strengthen tax compliance involves providing understanding to parents, as they are the first people to be obeyed. Then, policymakers can also target teachers to introduce taxation, influencing tax compliance behavior, and foster an understanding of *kyai*, which in turn puts social pressure on taxpayers to behave in a tax-compliant manner.

"As I understand it, in practice, obedience to the *kyai* is divided into two groups: lower-middle class and upper-middle class. Those who truly obey the *kyai* are those in the lower-middle class. "For the obedience of people with middle to upper economic status, the portion is smaller." (interview 2)

We are witnessing an increase in cultural manifestations through the complex dynamics between individuals and their multicultural communities (Casian, 2025). A cultural manifestation that is still strongly characteristic of Madurese society is self-esteem (*marhabat*), which must be upheld in social life. If abused, it will give rise to what is called *malo* /shame (Setiawan, 2019). *Malo* arises from the treatment of others who do not recognize the individual's capacity (Setyaningsih, 2021). This means that if an individual in the environment makes a mistake or is found guilty of tax evasion, they face social pressure that can make them feel ashamed. Therefore, Madurese people will behave in a tax-compliant manner if the four figures (*bhepa'*, *bhebu* *ghuru* *ratoh*) provide guidance.

"Madurese people usually obey what their parents, teachers, and religious leaders tell them to do. If they don't obey, or if they commit a violation or do something wrong, they will usually feel ashamed and stressed in their environment, and feel like insignificant individuals or *tade' ajinah*." (Interview 1)

Influence: These social norms are a determining factor in Madurese decision-making. The paternalistic culture that forms the Madurese hierarchy of obedience and self-respect is highly valued by Madurese people to determine an individual's status and role in society.

Perceived Behavioral Control

Tax compliance behavior can be influenced by taxpayer perceptions. An individual's perceived behavioral control will have motivational implications. Perceived behavioral control refers to a person's feelings about the ease or difficulty of performing a particular behavior (Ajzen, 1991). In the context of taxation, according to Bobek and Hatfield (2003), it can be analogized to the level of control a taxpayer has in displaying certain behaviors, such as underreporting tax burdens, understating income, and other tax non-compliance behaviors.

"My income tax reporting is consistent every month, with an upward trend. I don't think it reflects my actual income; it's just an estimate, because I can't keep books." (Interview 2)

"If I'm given a tax bill, I'll pay it off immediately if the amount is reasonable and supported by the available documents. If the tax authorities have a shortfall in income tax, I'll pay the appropriate amount of income tax." (Interview 2)

" If there is a possibility of being audited by the tax authorities, I will pay the income tax shortfall that should be paid." (Interview 2)

Madurese people tend to follow the directions and advice they understand best when reporting their tax obligations. If they find any errors in their calculations, they are ready to correct them, accept any sanctions, and are prepared to be audited by the tax authorities.

Emotional Intelligence

Emotions appear to be a factor that researchers in economics and social psychology cannot afford to ignore. Numerous studies have highlighted the importance of emotions in decision-making (Hopfensitz and Reuben, 2009; Khadjavi, 2015; Olsen et al., 2018). Feelings of helplessness, unfair treatment, pain, and intolerable feelings can trigger negative emotions that lead to anxiety that drives future non-compliance (Agnew, 1992, 2001; Sweeney et al., 2000; Barkworth and Murphy, 2015). In the context of taxation, these emotions can arise from tax authorities exploiting compliant taxpayers, unprofessional tax authorities, or government corruption.

" I feel hurt when I hear about government officials engaging in corruption, because those funds come from the people's taxes. Tax money should be used for the people's welfare." (Interview 1)

" This year, I was late filing my annual tax return because I felt hopeless when the tax authorities used their authority to commit corruption. They utilized their expertise to reduce taxpayers' tax burdens beyond the amount the state treasury should have received. This is an ethical violation committed by the tax authorities." (interview 1)

This decision was taken due to the taxpayer's physiological reaction, which could alter the final decision following a painful and intolerable incident. However, he still reported his income as a way to fulfill his tax obligations.

" What I know is that Madurese people have a cultural value of brotherhood, namely '*oreng deddhi taretan, taretan deddhi oreng*'. This means that others can be considered brothers if they behave in a similar way, while brothers can be treated as strangers if they don't. So, I believe Madurese people can comply if there are no errors in the use of taxes. "The reaction is different if there is corruption in the use of taxes from the people; it can encourage non-compliance." (interview 2)

There's no doubt that the Madurese ethnic group loves Indonesia, especially given its contribution to state tax revenues. However, the unprofessionalism of the tax authorities and the government in using tax funds can erode the trust of some taxpayers, leading to tax non-compliance.

Spiritual Intelligence

Spiritual intelligence is a manifestation of an individual's belief in a power that can control human behavior (Johnson and Morris, 2008; Lau et al., 2013). In relation to taxation, Stack and Kposowa (2006) found that individuals without religious affiliations were more likely to commit tax fraud. Interviews with informants revealed that spirituality appears to increase motivation for tax compliance behavior.

"From my spiritual understanding, I embrace a sense of love and care for my homeland. One way to do this is by contributing to compliance with tax regulations. Madurese people uphold spiritual values by purifying their wealth with zakat, but as good citizens, they also pay taxes according to government regulations." (interview 1)

" I pay taxes because I am obliged to be a good citizen in accordance with the rules of the religion I believe in." (Interview 2)

The Most Dominant Intelligence to Influence Tax Compliance Behavior

When intellectual, emotional, and spiritual intelligence are combined, dissonance can arise. Taxpayers' tendency to comply with tax obligations can be influenced by several factors, including how the environment motivates tax compliance. Second, how taxpayers can control their emotions from anxiety stemming from feelings of disappointment, hurt, or other discomfort. Third, the spiritual factor: if taxpayers have internalized their religious teachings, all their actions and outlook on life will align with their religious beliefs. These three elements of intelligence are closely linked to tax compliance behavior.

" The desire to behave in a tax-compliant manner among Madurese people, as you already know, namely obedience to parents, teachers, and the government, is the main thing because it is still firmly held to this day. Considering the instructions of parents, suggestions from *kyais*, and the government for taxpayers, the order of their obedience may also vary." (Interview 1)

Spiritual intelligence explains how individuals acquire religious beliefs through a purely natural process, but when combined with the cognitive science of religion, it seems to force a person to choose between theological and scientific explanations (Ruczaj, 2025).

"Spirituals are also those whose orders are required to be obeyed, so there is no other reason to be a good citizen. Even though collecting taxes from Muslims, there is no recommendation. He positions himself as a citizen who follows government regulations." (Interview 1)

"The Madurese ethnic group has a strong sense of brotherhood, as evidenced by the term '*teretan dhibi*'. They will acknowledge each other as brothers, even if they are not blood related if they share the same understanding and goals. They can also become enemies even if they are blood-related due to disagreements. So, the Madurese people are very emotionally sensitive when they feel hurt. Taxpayers can behave compliantly, but they can also disobey if their emotions are disturbed." (Interview 2)

Having a strong self-concept based on these three intelligences can serve as a form of cognitive intelligence, enabling individuals to navigate life in a constantly changing environment. Controlling emotions from various uncomfortable feelings, and having the ability to place spirituality as an individual taxpayer's belief, so that what was initially dissonant becomes consonant.

DISCUSSION AND SUGGESTIONS

According to Cognitive Dissonance Theory, when a person tries to reduce dissonance, they can adopt one of the following ways, as shown in Figure 1. In summary, Figure 1 illustrates the impact of intellectual, emotional, and spiritual intelligence on tax compliance behavior. This study explains how a person's intellectual, emotional, and spiritual state can produce different physiological reactions due to psychological (human mental) incompatibility.

Dissonance is a state of resistance that drives people to act by measuring the consequences. Dissonance motivates efforts to achieve consonance and efforts to reduce dissonance. Dissonance can arise after making important and difficult decisions; after being forced to say or do something that contradicts personal attitudes, opinions, or beliefs; and after being exposed to conflicting information (Oshikawa, 1969). The basic view of the Cognitive Dissonance Theory is that if a person has two cognitions (ideas and thoughts) simultaneously and they contradict each other, that person will experience cognitive dissonance (Festinger, 1957). Telci et al.(2011) explain that the paradigm of cognitive dissonance theory occurs after a decision is made, which can change attitudes and behavior. When people are faced with adopting a new behavior that creates dissonance, they will accept the behavioral change only if they believe they have the freedom to change their behavior. This theory is essential for understanding the elements of intelligence that can encourage and hinder changes in tax compliance behavior.

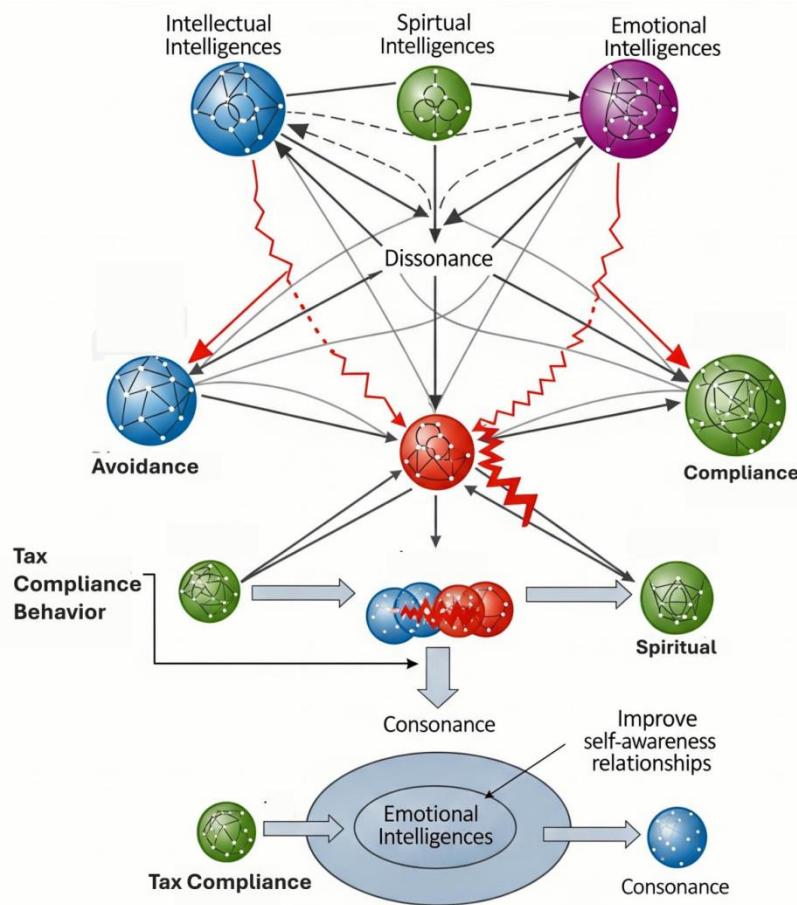


Figure 1. The Effect of Intellectual, Spiritual, and Emotional Intelligence as Determinants of Tax Compliance Behavior

The intellectual intelligence factor of the Madurese people has a positive attitude towards state taxes. Taxation policies and law enforcement remain consistent with Madurese cultural values, which can enhance tax compliance. This consistency with cultural values is evident in the subjective norm of the Madurese cultural hierarchy of obedience, which prioritizes obedience to highly respected authorities: parents, teachers, and the government. Consistent adherence to this hierarchy, including tax obligations, is considered in line with traditional Madurese values. Furthermore, it is consistent with taxpayer perceptions, which the Madurese society generally holds as a positive view that paying taxes is part of obedience to the government and social norms. Therefore, individuals who comply with their tax obligations are considered to be in line with societal expectations.

If an individual consistently complies with tax obligations and the social norms upheld in Madurese culture, this will create harmony between individual actions and societal expectations. This can reduce dissonance between individual actions and cultural values, thereby fostering harmony within the community.

The Madurese ethnic group's contribution to state tax revenue has become a significant factor in the development of the region. An understanding of Madurese cultural values of brotherhood is essential in establishing relationships between taxpayers and the tax authorities. The concept of "*teretan*" (people become brothers, brothers become others) reflects the importance of loyalty, mutual trust, and fairness in social relationships. Therefore, maintaining the "*teretan*" concept of Madurese ethnicity makes taxpayers' emotional intelligence consistent with other intelligences, namely a tendency to comply with taxes. However, if the concept of "*teretan*" of the Madurese ethnicity is damaged, resulting in feelings of powerlessness, injustice, exploitation of taxpayers by the tax authorities, or corruption by the tax authorities, it can trigger negative emotions that may result in Madurese people feeling disappointed, angry, and distrustful of the institution. This creates inconsistencies that lead to dissonance, potentially resulting in tax non-compliance, as taxpayers feel their tax contributions are not appreciated or utilized properly.

In the context of spiritual intelligence, Madurese culture upholds the value of spirituality. Cleansing wealth with zakat is a highly recommended action in Islam, serving as a form of social concern for others. Apart from that, paying taxes in accordance with government regulations is also an obligation that is equally important in maintaining the welfare of society and national development.

To connect these findings, basically, Madurese culture has a positive attitude towards tax revenue. Madurese people tend to be tax compliant because they have a consistent balance between intellectual, emotional, and spiritual intelligence. And dissonance can occur if the emotions of Madurese people are damaged, resulting in a reaction of not complying with taxes.

CONCLUSIONS

It is crucial for the government and tax authorities to ensure that tax funds are used transparently, responsibly, and in accordance with public needs. Corruption prevention measures, fair law enforcement against corruptors, and open communication with the public about the use of tax funds can help build trust and encourage tax compliance.

The Madurese ethnic group has a positive attitude toward supporting taxation policies as a source of state revenue. By upholding spiritual values and the obligations of good citizens, Madurese, and indeed anyone in Indonesia, can make a significant contribution to advancing the nation and improving the common good. In doing so, they not only strengthen their spiritual connection with God but also maintain harmonious relationships with their fellow humans and the environment.

Madurese culture is renowned for its concept of brotherhood, or “teretan”, where individuals become brothers, and brothers become like family. This concept emphasizes brotherhood as the emotional foundation of social relationships, grounded in loyalty, trust, and a sense of justice between the government and society. When the government treats citizens with justice and respects their rights, the relationship is considered as the government treating citizens as brothers.

However, if the government fails to provide fair treatment, overly exploits citizens with taxes, or engages in corruption, this can generate negative emotions among the public. They feel unfairly treated and may feel that the government is "othering" them, that is, viewing them as mere objects of exploitation or sources of profit.

When people feel mistreated or exploited by the government, they may become non-compliant with their tax obligations as a form of protest or dissatisfaction with the treatment they receive. This can fuel tensions between the government and the public, disrupting social and economic stability. It is crucial for governments to fulfill their responsibilities fairly and transparently, thereby strengthening relationships that foster trust with citizens. This approach helps maintain and strengthen the brotherhood that should exist between the government and society.

By understanding the role of these three types of intelligence, the government and related institutions can design more effective strategies to increase tax compliance among the community, including Madurese, to support development and shared prosperity.

Research limitations: Due to the qualitative approach, the findings of this study cannot be statistically generalized to a broader population. The results are more specific to the context and experiences of the participants studied. Furthermore, the *self-reported nature* of the interviews may be subject to social desirability bias.

Suggestions for Further Research conduct a quantitative study based on these qualitative findings to examine the relationship between cognitive dissonance and tax compliance in a larger sample of Madurese, compare the experience of tax-related cognitive dissonance in Madurese with other ethnicities in Indonesia to identify similarities and differences, develop a cognitive dissonance measurement instrument specific to the Indonesian tax context, and conduct an intervention study designed based on the understanding of cognitive dissonance to improve tax compliance.

REFERENCES

Agnew, R. (1992). Foundation for a general strain theory of crime and delinquency. *Criminology*, 30(1), 47-88.

Ajzen, I. (1991). The theory of planned behavior. *Organizational behavior and human decision processes*, 50(2), 179-211.

Ajzen, I. (2005). *Attitudes, Personality, and Behavior*: McGraw-Hill International.

Alabede, J. O., Ariffin, Z. Z., & Idris, M. I. (2011). Individual taxpayers' attitude and compliance behaviour in Nigeria: The moderating role of financial condition and risk preference. *Journal of accounting and taxation*, 3(5), 91-104.

Andreoni, J., Erard, B., & Feinstein, J. (1998). Tax compliance. *Journal of Economic Literature*, 36(2), 818-860.

Bandura, A. (1999). Social cognitive theory: An agentic perspective. *Asian Journal of Social Psychology*, 2(1), 21-41.

Barkworth, J. M., & Murphy, K. (2015). Procedural justice policing and citizen compliance behaviour: The importance of emotion. *Psychology, crime & law*, 21(3), 254-273.

Benk, S., Cakmak, A. F., & Budak, T. (2011). An investigation of tax compliance intention: A theory of planned behavior approach. *European Journal of Economics, Finance and Administrative Sciences*, 28(28), 180-188.

Bobek, D. D., & Hatfield, R. C. (2003). An investigation of the theory of planned behavior and the role of moral obligation in tax compliance. *Behavioral Research in Accounting*, 15(1), 13-38.

Bobek, D. D., Hageman, A. M., & Kelliher, C. F. (2013). Analyzing the role of social norms in tax compliance behavior. *Journal of Business Ethics*, 115(3), 451-468.

Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative research in psychology*, 3(2), 77-101.

Casian, A. (2025). Einfühlung: Tracing the Personalisation of the Herderian Concept of Culture in American Academia. *Economic and Cultural*

Christiansen, V. (1980). Two comments on tax evasion. *Journal of Public Economics*, 13(3), 389-393.

Creswell, J. W. (2013). Qualitative Inquiry and Research Design: Choosing Among Five Approaches.

Cummings, R. G., Martinez-Vazquez, J., McKee, M., & Torgler, B. (2009). Tax morale affects tax compliance: Evidence from surveys and an artefactual field experiment. *Journal of Economic Behavior & Organization*, 70(3), 447-457.

Damayanti, T. W., Sutrisno, Subekti, I., & Baridwan, Z. (2015). Trust and uncertainty orientation: An effort to create tax compliance in social psychology framework. *Procedia-Social and Behavioral Sciences*, 211, 938-944

Daradjat, Z. (1990). Kesehatan Mental. Jakarta: Gunung Agung.

Diano, M., Celeghin, A., Bagnis, A., & Tamietto, M. (2017). Amygdala response to emotional stimuli without awareness: facts and interpretations. *Frontiers in psychology*, 7, 2029.

Eriksen, K., & Fallan, L. (1996). Tax knowledge and attitudes towards taxation; A report on a quasi-experiment. *Journal of Economic Psychology*, 17(3), 387-402.

Espa, V., Triyuwono, I., & Ludigdo, U. (2009). Melahirkan Hipnometodologi untuk Penelitian Akuntansi. *TEMA*, 10(1), 25-57.

Feld, L. P., & Frey, B. S. (2002). Trust breeds trust: How taxpayers are treated. *Economics of governance*, 3(2), 87-99.

Feld, L. P., & Torgler, B. (2007). Tax morale after the reunification of Germany: results from a quasi-natural experiment.

Festinger, L. (1957). A theory of cognitive dissonance. Stanford, CA: Stanford University Press.

Fochmann, M., & Kroll, E. B. (2016). The effects of rewards on tax compliance decisions. *Journal of Economic Psychology*, 52, 38-55.

Galletta, A. (2013). *Mastering the semi-structured interview and beyond: From research design to analysis and publication* (Vol. 18). NYU Press.

Geertz, C. (1960). The Javanese Kijaji: The changing role of a cultural broker. *Comparative Studies in society and history*, 2(2), 228-249.

Grasmick, H. G., Bursik Jr, R. J., & Cochran, J. K. (1991). "Render unto Caesar what is Caesar's": Religiosity and taxpayers' inclinations to cheat. *The Sociological Quarterly*, 32(2), 251-266.

Hopfensitz, A., & Reuben, E. (2009). The importance of emotions for the effectiveness of social punishment. *The Economic Journal*, 119(540), 1534-1559.

Jain, A., Mishra, S., & Yadav, G. (2018). Physical, emotional and spiritual health of faculty: an exploratory study. *International Journal of Work Organisation and Emotion*, 9(4), 348-361.

Johnson, M. C., & Morris, R. G. (2008). The moderating effects of religiosity on the relationship between stressful life events and delinquent behavior. *Journal of criminal justice*, 36(6), 486-493.

Kamayanti, A. (2016). Metodologi Penelitian Kualitatif Akuntansi Pengantar Religiositas Keilmuan, Yayasan Rumah Peneleh.

Karima, S., & Uusiautti, S. (2018). Where does positive engagement come from? Employee perceptions of success at work in Nokia. *International Journal of Work Organisation and Emotion*, 9(3), 224-242.

Kashif, M., Zarkada, A., & Ramayah, T. (2018). The impact of attitude, subjective norms, and perceived behavioural control on managers' intentions to behave ethically. *Total Quality Management & Business Excellence*, 29(5-6), 481-501.

Khadjavi, M. (2015). On the interaction of deterrence and emotions. *The Journal of Law, Economics, & Organization*, 31(2), 287-319.

Kirchler, E. (2007). *The economic psychology of tax behaviour*. Cambridge University Press.

Lau, T. C., Choe, K. L., & Tan, L. P. (2013). The moderating effect of religiosity in the relationship between money ethics and tax evasion. *Asian Social Science*, 9(11), 213.

Mangoting, Y., Sukoharsono, E. G., Rosidi.,& Nurkholis. (2015). Developing a model of tax compliance from social contract perspective: Mitigating the tax evasion. *Procedia-Social and Behavioral Sciences*, 211, 966-971.

McGee, R. W., & Bose, S. (2007). The Ethics of Tax Evasion: A Comparative Study of Australian, New Zealand, and USA Opinion. *New Zealand and USA Opinion (April 2007)*.

McIntosh, M. J., & Morse, J. M. (2015). Situating and constructing diversity in semi-structured interviews. *Global qualitative nursing research*, 2(1), 1-12.

Menasco, M. B., & Hawkins, D. I. (1978). A field test of the relationship between cognitive dissonance and state anxiety. *Journal of Marketing Research*, 15(4), 650-655.

Nurindra, Y. (2008). Panduan Self-Hypnosis. Jakarta: www. hipnotis. net.

Nurwanah, A., Sutrisno, T., Rosidi, R., & Roekhudin, R. (2018). Determinants of tax compliance: Theory of planned behavior and stakeholder theory perspective. *Problems and perspectives in management*, (16, Iss. 4), 395-407.

Olsen, J., Kasper, M., Enachescu, J., Benk, S., Budak, T., & Kirchler, E. (2018). Emotions and tax compliance among small business owners: An experimental survey. *International Review of Law and Economics*, 56, 42-52.

Oshikawa, S. (1969). Can cognitive dissonance theory explain consumer behavior?. *Journal of Marketing*, 33(4), 44-49.

Pope, J., & Mohdali, R. (2010). The role of religiosity in tax morale and tax compliance. In *Australian Tax Forum* (Vol. 25, No. 4, pp. 565-596).

Reckers, P. M., Sanders, D. L., & Roark, S. J. (1994). The influence of ethical attitudes on taxpayer compliance. *National Tax Journal*, 825-836.

Ruczaj, S. (2025). Natural or Supernatural? Two Perspectives on Acquiring Christian Faith. *Economic and Culture*.

Scherer, K. R. (2005). What are emotions? And how can they be measured?. *Social Science Information*, 44(4), 695-729.

Setiawan, A. R. (2019). Interpretasi Baru "Malo" dan Penegakan Karakter Kejujuran: Tafsir Budaya (wan) Madura atas "Sisi Gelap" Pengelolaan Keuangan Daerah (Studi Bid'ah Hermeneutics). *Jurnal Ilmiah Akuntansi Dan Bisnis*, 14(2), 251-264.

Setyaningsih, S. (2021). Pengaruh Situasi Sosial Dan Nilai Budaya Madura Terhadap Regulasi Emosi Individu Etnis Madura. *Personifikasi: Jurnal Ilmu Psikologi*, 12(1), 21-37.

Shleifer, A. (2004). Does competition destroy ethical behavior?. *American Economic Review*, 94(2), 414-418.

Stack, S., & Kposowa, A. J. (2016). Culture and suicide acceptability: A cross-national, multilevel analysis. *The Sociological Quarterly*, 57(2), 282-303.

Stajkovic, A. D., & Luthans, F. (1998). Social cognitive theory and self-efficacy: Going beyond traditional motivational and behavioral approaches. *Organizational dynamics*, 26(4), 62-74.

Sugiyono. (2013). Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabeta.

Summers, B., & Duxbury, D. (2012). Decision-dependent emotions and behavioral anomalies. *Organizational Behavior and Human Decision Processes*, 118(2), 226-238.

Supratman, M. T. (2019). Humanitas Madura. *Kajian Sosiologi Sastra*. Surakarta: CV.Oase Group

Sweeney, J. C., Hausknecht, D., & Soutar, G. N. (2000). Cognitive dissonance after purchase: A multidimensional scale. *Psychology & Marketing*, 17(5), 369-385.

Taing, H. B., & Chang, Y. (2020). Determinants of tax compliance intention: Focus on the theory of planned behavior. *International journal of public administration*, 44(1), 62-73.

Telci, E. E., Maden, C., & Kantur, D. (2011). The theory of cognitive dissonance: A marketing and management perspective. *Procedia-Social and Behavioral Sciences*, 24, 378-386.

Tittle, C. R., & Welch, M. R. (1983). Religiosity and deviance: Toward a contingency theory of constraining effects. *Social forces*, 61(3), 653-682.

Torgler, B. (2004). Tax morale in Asian countries. *Journal of Asian Economics*, 15(2), 237-266.

Welch, M. R., Tittle, C. R., & Petee, T. (1991). Religion and deviance among adult Catholics: A test of the "moral communities" hypothesis. *Journal for the Scientific Study of Religion*, 159-172.