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Strategy for Enhancing Revisit Intention in Indonesia's Halal Tourism: The Mediating Role of Value Co-Creation

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ABSTRACT

This study aimed to determine how to increase visits to halal tourism destinations in Indonesia through the value co-creation process. By fostering collaboration between tourists and local stakeholders, we can enhance the overall experience, leading to greater satisfaction and a stronger intention to revisit these destinations. The research method, which utilized a survey, was conducted on 390 respondents who had visited halal tourism destinations in Indonesia. The research data was analyzed using Structural Equation Modeling (SEM). The results indicated that the attractiveness variable influenced the intention to revisit through the mediation of value creation. The use of the balanced scorecard (BSC) approach in performance measurement can drive an increase in the number of visitors to halal tourism destinations in Indonesia.

1. INTRODUCTION

Indonesia, a country with a population of 279 million, of which more than 87% are Muslim (BPS, 2025), has become a globally recognized hub for halal tourism. According to the Global Muslim Travel Index (GMTI) by Mastercard-CrescentRating (2025), Indonesia has consistently ranked first in 2019, 2023, and 2024. This position reflects the country's potential to attract domestic and international Muslim tourists, with a global target of reaching 230 million by 2030.

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This position reflects the country's potential to attract domestic and international Muslim tourists, with global projected to reach 230 million by 2030. However, despite this potential, Indonesia still faces challenges, including the need for full halal certification for facilities such as hotels, restaurants, and tourist attractions, which play a key role in its competitive position. Empirical evidence from the Central Statistics Agency (BPS, 2025) has indicated that Indonesia attracted only 13.9 million Muslim tourists during the same period, far lower than other majority-Muslim countries. This highlighted a gap between the appeal of available halal destinations and tourists' intent to revisit. In other words, the success of halal destinations is not solely determined by the availability of facilities, but also by how those experiences create value for tourists. This study focused on the factors influencing Muslim tourists' intention to return, grounded in the concept of value co-creation

The literature indicates that research exploring the relationship between halal tourism experiences and tourist attractions that contribute to value co-creation, as well as tourists' return visit decisions—particularly in developing countries—needs to be further explored (Cucato et al., 2025). There is also a significant gap in understanding the relationship between halal tourism experiences and the desire to return, as well as inconsistencies between theory and its practical application (Battour & Ismail, 2016). In this context, the concept of value co-creation at the destination level becomes particularly important. While individual businesses can compete through independent innovation, the process of value co-creation for the entire destination is more complex. This requires collaboration among entities such as hotels, restaurants, local governments, and the community (Lindgreen et al., 2009). A destination's appeal is crucial in creating collaborative travel experiences, which influence tourist behavior, satisfaction, and the intention to revisit. Halal attractions, such as historic mosques, authentic halal cuisine, and religious festivals, are not only primary reasons for visiting but also enhance engagement with the destination (Chien, 2016). Empirical studies have consistently supported this relationship. Wang et al. (2020) found that destination appeal positively influenced the intention to revisit. Tourist attractions were even considered the primary determinant of a destination's competitiveness (Choo et al., 2016), as they created emotional connections that fostered lasting loyalty. Previous research has shown that attractiveness influences the intention to revisit in the hospitality, restaurant, and non-halal tourism sectors. However, no study has examined the role of attractiveness in value creation and its impact on the intention to revisit within the context of halal tourism.

Previous research by Min et al. (2022) has indicated that service fairness, trust, and co-creation behavior were antecedents of the process leading to the formation of intentions to revisit a restaurant. Findings by Sugathan & Ranjan, (2019) regarding conventional tourism suggested that co-creation influenced consumer behavior in reusing a service. A study by Monteiro et al. (2023) illustrated that co-creation of value can act as a mediator for hotel products, leading to the intention to revisit. Thus, what is still missing in previous studies is the integration of the concepts of destination appeal, co-creation of value, and the intention to revisit within a specific research framework for halal tourism. Empirical evidence regarding the role of co-creation of value as a mediating variable in the context of halal tourism is lacking. A deeper understanding of how Muslim tourists build collaborative experiences with destinations is needed. Based on these gaps, this study offered novelty by: Simultaneously testing the influence of destination attractiveness on co-creation of value and intention to revisit within the context of halal tourism and positioning shared value creation as a mediating variable that explained the mechanism of the relationship between destination attractiveness and revisit intention. Developing a conceptual model that is specifically relevant to the characteristics of Muslim tourists and the halal tourism ecosystem was essential and with this approach, this study expands the literature

This study used an integration of the Self-efficacy Theory and Service-Dominant Logic (SDL). The Self-efficacy Theory describes a person's belief in their ability to control a situation and produce positive results (Santrock, 2008). The Theory serves as the main theoretical framework for investigating the factors of behavioral intention or the intention to revisit halal tourism destinations as a result of the attractiveness of halal tourism destinations, which has an impact on value co-creation. The SDL theory emphasizes that value is co-created through interactions between service providers and customers. In the context of halal tourism, tourists and destination stakeholders play an active role in creating valuable experiences in accordance with the principles of sharia that form the basis of halal tourism. In a globally competitive environment, tourism organizations must adopt systems that incorporate a customer-focused approach within the Balanced Scorecard (BSC). Measuring indicators like the satisfaction levels of halal effectiveness of collaboration among stakeholders highlights the importance of creating sharia value for Muslim tourists through performance indicators (KPIs) at assess satisfaction, loyalty, and the availability of halal services. This approach aligns with the strategies of destinations like West Nusa Tenggara NTB or sharia hotels, where the main customers are the global Muslim segment prioritizing halal convenience. Effective performance measurement should not be limited to financial aspects but should also consider non-financial dimensions. Organizational features such as investment capital and adaptability play a major role in influencing overall performance (Setiawan & Nisa, 2021). The BSC introduced by Kaplan & Norton (1990), offers a comprehensive framework with four perspectives: financial, customer, internal processes, and learning and growth (Kusnadi & Rahayu, 2021). This tool is popular because it integrates strategy with operations, promoting transparency and accountability—especially in the public sector such as tourism destination management (Nurhadianthy & Anis, 2023). The application of BSC in Indonesian halal tourism has the potential to narrow the gap with Malaysia by clearly mapping performance and improving outcomes.

The implementation of the BSC in Indonesian sharia tourism faces various structural, operational, and external challenges that slow its full adoption, despite the large potential of the global Muslim market. The main obstacles include incomplete regulations, limited resources, and coordination among stakeholders.

2. LITERATURE REVIEW

2.1 Halal

The word "halal" comes from the Arabic roots halla, yahillu, hillan, and wa halan, meaning things that are allowed and not prohibited in Islam. This understanding is also supported by Awan et al. (2015). The concept of halal applies to all areas of life, including how people consume, worship, act in society, interact with the environment, run the economy, and engage in politics. Islam provides a full set of guidelines for these aspects (Hussain & El-Alami, 2007).

2.2 Halal tourism

Halal or Sharia tourism is based on the principles of Islamic law, as outlined by the Indonesian Ulema Council (MUI). The term "Sharia" was originally used in Indonesian banking, but it has grown to cover

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different areas such as Sharia insurance, Sharia pawnshops, Sharia hotels, and Sharia tourism. Halal tourism is a type of travel that includes services, facilities, and offerings from individuals, businesses, and government agencies, all of which are required to meet Sharia standards. Halal tourism is broader than religious tourism because it is built on Islamic values. The products, services, attractions, and destinations in halal tourism are similar to general tourism, but they are free from haram (forbidden) elements. According to the United Nation World Tourism Organization/UNWTO/ people who travel for halal tourism include both Muslims and non-Muslims who are interested in local customs and traditions. Halal tourism is essentially a form of travel based on culture and guided by Sharia norms. It includes religious sites, public spaces, and prayer facilities, which are important for Muslim tourists (Nugraha & Marta, 2018).

The global Muslim population in 2005 was about 1.8 billion, which was 24.1% of the world's population, and it is expected to reach 3 billion by 2060 (31.1%) (Salman Yousaf, 2017). Indonesia, which has a Muslim population of 244 million (BPS, 2025), has a strong potential to thrive in halal tourism due to its large Muslim community. Across the world, the Global Muslim Travel Index (Mastercard-CrescentRating, 2019) has created standards for halal tourism through four main areas: Access – easy access to the destination, transportation, and halal facilities; Communication – clear information about halal services; Environment – clean, safe, and comfortable environments that reflect Islamic values; and Services – halal food, suitable accommodations, and quality prayer facilities. In Indonesia, these standards are outlined in National Sharia Council DSN-MUI Fatwa No. 108/DSN-MUI/X/2016. This includes the availability of halal food and drinks, proper prayer facilities (prayer rooms/mosques), avoiding non-halal activities such as alcohol and inappropriate behavior, aligning with Islamic values, having separate recreational areas for men and women, and ensuring that accommodations follow Sharia principles (hotels that follow Islamic teachings).

2.3 Self-efficacy and service dominant logic theory

This study integrated the Theories of Self-efficacy and Service-Dominant Logic (SDL). The Theory of Self-efficacy describes an individual's belief in their ability to manage a situation and achieve positive outcomes (Santrock, 2008). Self-efficacy shares many similarities with: (a) the belief that "I can," (b) performing activities well, (c) choosing challenging tasks, and (d) persisting in efforts toward a task (learning). In line with the above statement, Bandura (1997) posited that self-efficacy is the belief that one is capable of performing activities in accordance with principles. Efficacy involves individuals setting personal standards that they subsequently use to guide, motivate, and regulate themselves. Self-respect arises proactively in response to actions that aligned with personal standards, as well as self-criticism of actions that violate those standards, which serves as a regulatory factor.

2.4 Attractiveness of a destination

Liu Ru et al. (2017) defined the attractiveness of a destination as how much it encourages people to visit and enjoy themselves.Tourist attractions are mainly divided into two types: tourist sites and tourist attractions.Tourist sites are static and physical (Zaenuri, 2012) and can be enjoyed without any special preparation (Yoeti, 1997). In contrast, tourist attractions require some kind of performance or preparation to be fully appreciated (Zaenuri, 2012). Yoeti (2002) identified four main types of tourist attractions that draw travelers: 1) Natural attractions, which included scenic views, beaches, lakes, waterfalls, botanical gardens, agrotourism mountains, flora, and fauna; 2) Built attractions, which include buildings with unique architecture such as traditional houses or a mix of old and new structures; 3) Cultural attractions, which involved historical sites, folklore, traditional arts, museums, religious ceremonies, and festivals; and 4) Social attractions, which showed the lifestyle, languages, and social practices of the local community, such as weddings, tooth-filing ceremonies, and circumcisions. Another view was expressed by Ester et al. (2020): If the attractions of a tourist destination cannot be enjoyed by visitors, this will affect tourist satisfaction and lead to a decrease in the intention to return. Such collaboration not only delivers unique travel experiences but also generates long-term shared benefits (Payne et al., 2008). Without this synergy, the potential of halal tourism in Indonesia may be limited by fragmented service delivery. Nevertheless, Indonesian tourist destinations are actively striving to improve access to the various attractions they offer.

2.5 Value co-creation

Value co-creation is a process where a company and its customers work together to create value, as explained by Prahalad & Ramaswamy (2004) According to Kohler et al. (2011), this idea is widely used by businesses in many industries. However, some services have limited value co-creation because of their specific way of working. In tourism, value co-creation is more important because of the need for active participation (Balaguer et al., 2010). The level of value co-creation can vary depending on factors like awareness of its value, willingness to work together, and the way the organization is set up. Lower levels of value co-creation may happen when there is a lack of understanding or resistance to involving customers in new ideas, while higher levels occur when businesses understand the benefits and have structures that support customer involvement. The impact of value co-creation on how people value a service can differ depending on whether the participants are locals or tourists, showing that the effect of value co-creation is influenced by the specific context (Byon et al., 2022). Such collaboration not only delivers unique travel experiences but also generates long-term shared benefits (Payne et al., 2008). Without this synergy, the potential of halal tourism in Indonesia may be limited by fragmented service delivery. Nevertheless, Indonesian tourist destinations are actively striving to improve access to the various attractions they offer. Zhu T et al. (2022), in their study on virtual travel communities (groups of members on online platforms for functional or social purposes, assisting consumers and service providers), developed a comprehensive framework involving the prerequisites and behavioral consequences of consumer value co-creation, namely that deeper participation more strongly supports the formation of loyal attitudes and behaviours.

2.6 Revisit Intention

According to Baker & Crompton (2000), revisit intention is the willingness of customers to return to the same destination to experience services they have already enjoyed. Wang (2004) found that bringing back repeat visitors is less expensive than attracting new ones. Additionally, repeat visitors tend to spend more money (Lehto, O'Leary, & Morrison, 2004) and stay longer (Wang, 2004) than first-time visitors. To stay competitive, businesses need to create experiences that are so memorable that tourists are eager to return in the future. From the consumer's perspective, the visitor journey can be divided into three stages: before the visit, during the visit, and after the visit (Buswell, 2003). A similar view was shared by Chen et al. (2006), who mentioned that tourist behavior involved the decision to visit, the evaluation of the experience, and the intention to return in the future. The evaluation stage helps determine whether a visitor is likely to come back again. Travel experience refers to the overall value and satisfaction that visitors gain from their visit. In contrast, future behavioral intentions refer to how visitors judge whether they should return to the same place and whether they would recommend it to others. The concept of repurchase intention comes from behavioral intention. This study highlighted the significant role of perceived monetary value and affective imagery in shaping tourists' intentions and commitment to visit halal tourism destinations (Wahyudin et al., 2026). The findings of Tedjakusuma & Waiphot (2026) demonstrated that tourists' intention to return was influenced by their satisfaction with the perceived level of security, which was a key factor in tourism appeal.

2.7 Balance Scorecard

The BSC is a method used to measure business performance in a balanced way, unlike older methods that only focused on financial indicators like revenue. In the past, companies evaluated performance mainly through financial aspects, which was not enough to fully understand their achievements. This concept was developed by Robert S. Kaplan & David Norton from Harvard Business School and became a breakthrough for more comprehensive and integrated assessments (Mantik, 2020). Anggraini & Fristiani (2020) explain that the BSC improved on traditional approaches by providing a more complete evaluation system that goes beyond financial metrics. According to Houck et al. in Ramadani et al. (2020), this tool combined financial and non-financial elements and highlighted key factors for organisational success. By aligning strategies, the BSC helped in achieving key targets. Sarraf, F., & Nejad (2020) summarised that Kaplan & Norton divided it into four key perspectives:

(i) Financial Perspective: This looks at profits and reflects past performance. Common measures included operating margins, revenue growth, and return on investment. Although important, this perspective only showed past results, and the BSC linked it to other perspectives through cause-and-effect relationships to show how it affected financial goals.

(ii) Customer Perspective: This highlights customer segments and market share. Managers need to understand both to create plans that meet consumer expectations. Metrics include market dominance, satisfaction levels, customer loyalty, and new customer acquisition.

(iii) Core Business Process Perspective: This relates to daily operations that meet customer expectations. Organisations identify critical processes that impact customer and shareholder satisfaction. These processes are focused on optimisation, technology adoption, post-sales support, and innovation to meet current and future demands.

(iv) Learning and Development Perspective: This is a key driver of performance, even if it's not always obvious. It focuses on improving employee capabilities and organisational culture. Leaders should encourage training and career development, which ultimately increases workplace motivation and overall results.

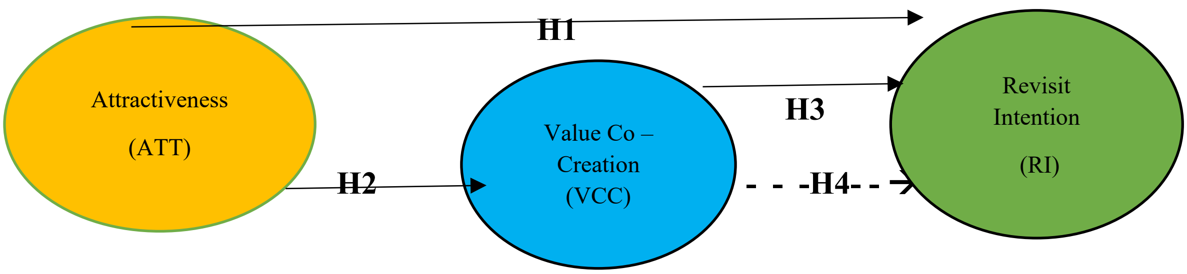

Fig.1. Conceptual Framework

2.8 Hypothesis Development

If a tourist destination's ATT cannot be enjoyed by visitors, this will affect tourist satisfaction and result in a decrease in RI (Ester et al., 2020). According to Zaenuri (2012), a tourist attraction's ATT is unique and influences tourists' choices, while also fulfilling their desires. Thus, tourist attractions are one of the key elements for RI. In the context of halal tourism, the attractiveness of a destination will have a stronger influence on the intention to revisit if tourists have high self-efficacy (Bandura, 1997), that is, the belief that they are capable of carrying out tourism activities according to halal principles.

H1: Destination Attractiveness Influences the Intention to Return

The influence of ATT on VCC can be measured through the level of Intention to Create Value (ICV). The higher the destination's ATT, the greater the tourists' intention to contribute to VCC. Based on the Self-Efficacy concept which emphasized individual confidence in active participation, as well as Service-Dominant Logic which viewed value as the result of interaction between providers and consumers, the higher the attractiveness of the destination will increase tourist participation in co-creation of value, because tourists who are interested and confident tend to be more active in creating shared value experiences (Bandura, 1997; Vargo & Lusch, 2004).

H2: Destination Attractiveness Influences Co-Creation of Value

VCC, using the SDL theory which includes indicators for each of its components: dialogue, access, risk, and transparency, is a concept in which customers actively participate in the VCC process with service providers or producers. It is important for service providers or producers to encourage VCC in this process, which aimed to increase RI to halal tourism destinations. This indicated that VCC will enhance RI at the destination (Assiouras et al., 2019).

H3: Co-Creation of Value Influences Return Intent

Laying the groundwork for VCC involves enabling customers to share their knowledge and experiences, while providing both positive and negative feedback (Bilgin, 2018). VCC serves as a strong mediator in enhancing RI within the halal tourism sector. By actively involving customers in shaping their own experiences, businesses can boost satisfaction, build emotional connections, and foster loyalty. A positive relationship between self-efficacy and an individual's innovativeness has been established: the higher the self-efficacy, the greater the innovative value created. This means that self-efficacy is formed because the individual believes that their actions can lead to the desired outcomes. The Self-Efficacy Theory, integrated with the SDL theory in the context of this study, shaped VCC through the quality of the ATT of halal tourism destinations, which ultimately leads tourists to engage in RI.

H4: Destination Attractiveness Influences Return Intentions Through Co-Creation of Value

3. RESEARCH METHODOLOGY

3.1 Sample selection and data sources

The study used primary data, which was collected directly. The study population consisted of tourists who had visited at least once (even if respondents were visiting for the first time, they could still assess whether they would be interested in returning after returning home or at the end of their visit) to one of the

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twelve major halal tourism destinations in Indonesia: Lombok, Aceh, Riau, the Riau Islands, the Special Capital Region of Jakarta, West Sumatra, Bali, the Special Region of Yogyakarta, West Java, Central Java, East Java, and South Sulawesi. The research subjects were selected using non-probability sampling, a method that does not give equal opportunity to all members of the population and does not select them randomly. Sampling from the population may occur by chance or due to factors determined by the researcher. This study employed purposive sampling, a method aimed at meeting the researcher's needs by selecting respondents most likely to provide accurate and useful information (Kelly, 2010: 317). This method was used to identify and select cases that would effectively utilize limited research resources (Palinkas et al., 2015). The total number of respondents was 390. The data collection method in this study used a Likert scale/rating scale with scores ranging from 1 to 5 to indicate the level of implementation. The data variables in this study were on an ordinal scale (Sekaran & Bougie, 2017). Additional secondary data was obtained from the web, social media, etc.

3.2 Variable measurement

This study employed well-established measurement scales from previous research. Through an in-depth literature review on the attractiveness of ATT, the value of co-creation (VCC), and the intention to revisit halal tourism destinations (RI). Attractiveness was measured based on Li et al. (2022), which included service facilities and tourism experiences. The Value Co-Creation (VCC) was modeled as a construct comprising dialogue, access, risk, and transparency. The design of the measurement items was primarily based on the study by Taghiadeh et al. (2021). For the intention to revisit halal destinations, the measurement was based on Monteiro et al. (2023), which covered three aspects: planning, attempting, and being willing to revisit halal tourism destinations. Table 1 shows the measurement constructs and references.

Table 1. Measurement Constructs and References

Constructs	Number of items	Reference	Scale (Likert)
Attractiveness	5	Li Teng et al. 2023	5-point Likert Scale
Value co-creation	14	Taghiadeh et al. 2021	5-point Likert Scale
Revisit Intentio	3	Monteiro et al. 2023	5-point Likert Scale

Source: Li Teng et al. 2023, Taghiadeh et al. 2021, Monteiro et al. 2023

4. RESULTS AND FINDINGS

4.1 Data analysis

As shown in Table 2, this study involved 390 tourists who had visited 12 halal tourist destinations in Indonesia. The sample was divided by gender, with 182 female respondents (46.7%) and 208 male respondents (53.3%). The age distribution showed that the majority of respondents were between 17 and 27 years old (29 respondents, 7.4%), 28 and 38 years old (153 respondents, 39.2%), 39 and 49 years old (130 respondents, 33.3%), and over 50 years old (78 respondents, 20%). Regarding educational background, 128 respondents (33.1%) held a master's degree, 41.3% held a bachelor's degree or D4, and

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PhD 27 respondents (6.9%) held other qualifications. Meanwhile, the most common occupations were "other" (35.9%) and private-sector employees (26.2%).

Table 2: Demographic Characteristics Of Respondents

Reasponden	**Characteristics**	**Frequency**	**Percent**
1.Gender:	Male	208	53.3%
	Female	182	46.7%
2 Age	17-27	29	7.4%
	28-38	153	39.2%
	39-49	130	33.3%
	≥ 50	78	20%
3.Income	3.10Million -4.10M	88	22.6%
	>4.10Milllion –6.10M	81	20.8%
	>6.10jt	221	56.7%
4. Academic background	Diploma 1/2/3 and below	73	18.8%
	Diploma 4/Bachelor degree	161	41.3%
	Master degree	129	33.1%
	PhD	27	6.9%
5. Occupation	Students	14	3.6%
	Housewives	16	4.1%
	Laborers	9	2.3%
	Civil Servants	84	21.5%
	Private employees	.102	26.2%
	Entrepreneurs	15	3.9%
	Traders	10	2.6%

4.2 Descriptive analysis

Minimum and maximum value, mean and standard deviation.

The minimal values for tax compliance behaviour, tax knowledge, tax morale, and tax complexity, as shown in Table 4.1, were 2.29, 2.25, 1.50, and 1.86, respectively. Furthermore, the descriptive statistics indicated that tax knowledge, tax morale, and tax compliance behaviour all reached their highest at a value of 5.00. In contrast, tax complexity reached its peak value of 4.57. Table 4.2 presents the mean score for each variable. The overall mean score for tax knowledge was 4.16. This signified that the average response fell within the interval of 4.00 (agree) to 5.00(strongly agree). The data suggested that, on average, the participants acknowledged their accountability for tax payment, were informed about potential income tax relief, were mindful of the tax penalties associated with noncompliance, and agreed that enhancing their tax knowledge would positively impact their level of tax compliance.

In relation to the tax morale variable, the average mean score was 4.05, signifying that the mean response fell within the interval of 4.00 (agree) to 5.00 (strongly agree). Overall, the results suggested that

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the participants agreed that enhancing the tax morale of taxpayers could positively impact their compliance behaviour. With respect to the complexity of the tax system, the average score was 3.14, signifying that the mean response fell within the interval of 3.00 (neutral) and 4.00 (agree). The data indicated that, on average, respondents had a neutral view on whether the implemented tax system was complex.

Finally, the mean score for tax compliance behaviour was 4.06, signifying that the average response fell within the interval of 4.00 (agree) and 5.00 (strongly agree). The data suggested that, on average, participants expressed agreement with the following statements: they were confident in their ability to accurately calculate their tax liability, submit an accurate tax return, and report the correct amount of income; they were also willing to participate in voluntary disclosure if they failed to remit tax payments.

The standard deviation for tax compliance behaviour, as shown in Table 4.1, was .58. This indicated that the individual data collected demonstrated an average deviation of .58 scores from the mean score. A standard deviation of .53 for tax knowledge explained that, on average, individual responses with a score of .53 deviated from the mean score. Tax morale, with a standard deviation of .62, indicated that individual responses deviated from the mean score by an average of .62 scores. Tax complexity, on the other hand, had a standard deviation of .58. It indicated that, on average, the .58 scores of the collected individuals deviated from the mean score.

4.3 Normality Test

The kurtosis values for tax knowledge, tax morale, and tax complexity, as shown in Table 4.1 below, were .954, 1.612, and -.158, respectively. Aside from that, the skewness for the independent variables were as follows: -.832, -.856, and .439. On the other hand, the kurtosis and skewness values for tax compliance behaviour were -.228 and -.669, respectively. To put it briefly, the data in the present study followed a normal distribution.

Table 4.1. Summary of Descriptive Statistic of Variables

Variables	**Min**	**Max**	**Mean**	**Standard deviation**	**Skewness**	**Kurtosis**
Tax knowledge	2.25	5.00	4.16	.53	-.832	.954
Tax morale	1.50	5.00	4.05	.62	-.856	1.612
Tax complexity	1.86	4.57	3.15	.58	.439	-.158
Tax compliance behaviour	2.29	5.00	4.06	.58	-.669	-.228

Note: This table presents the descriptive statistics of all variables for a final sample of 425.

Table 4.2 indicates the reliability and validity assessment of the data. Based on the Table tax complexity (TC) obtained the highest CR value of .919, followed by the second highest CR with value of .879 of tax compliance behaviour (TB), preceded with tax morale (TM) with a CR value of .872, and finally, tax knowledge (TK) with .845 value of CR. The composite reliability (CR) values of more than 0.70 represented that these variables held an adequate level of internal consistency (Gefen et al., 2000).

Scores from Table 4.2 also showed that Average variance extracted (AVE) achieved the minimum threshold of 0.50 (Bagozzi, & Yi, 1988). Hence, according to results obtained from the Table, it was concluded that all items/indicators had met the convergent validity measurement at this stage. Henceforward, Table 4.3 presents the summarized results of the internal consistency, reliability, loadings as well as the value of AVE of all the items/indicators. Thus, all items presented in the table were maintained for further analysis.

Table 4.2. Final values of composite reliability (CR) and AVE

	Cronbach's alpha	**Composite reliability (rho_c)**	**Average variance extracted (AVE)**
Tax compliance behaviour (TB)	.831	.879	.562
Tax complexity (TC)	.894	.919	.694
Tax knowledge (TK)	.771	.845	.521
Tax morale (TM)	.825	.872	.537

Table 4.3: Loadings, Reliability and Convergent Validity. (N = 425)

Variable	**Items/Indicators**	**Loadings**	**Average Variance Extracted (AVE)**	**Composite Reliability (CR)**
Tax knowledge (TK)	TK1	0.724	.521	.845
	TK2	0.710		
	TK3	0.731		
	TK4	0.714		
	TK5	0.730		
Tax Morale (TM)	TM1	0.852	.537	.872
	TM2	0.687		
	TM3	0.493		
	TM4	0.779		
	TM5	0.784		
	TM6	0.750		
Tax complexity (TC)	TC1	0.833	.694	.919
	TC2	0.795		
	TC3	0.842		
	TC4	0.913		
	TC5	0.776		

Variable	Items/Indicators	Loadings	Average Variance Extracted (AVE)	Composite Reliability (CR)
Tax compliance behaviour (TB)	TB1	0.873	.562	.879
	TB2	0.856		
	TB3	0.829		
	TB4	0.832		
	TB5	0.567		
	TB6	0.421		

Note: TB7, TC6, TC7, TK6, TK7, TK8, TM7 and TM8 has been deleted due to low loadings.

Item elimination with low factor loadings was done to enhance the overall measurement quality of the constructs. Removing badly performing items improved convergent validity by boosting the Average Variance Extracted (AVE) and composite reliability scores. More importantly, the remaining items continue to sufficiently reflect the conceptual domain of each term, ensuring that content validity is maintained. This method highlighted the need of balancing statistical reliability with theoretical relevance. Although several items have very modest factor loadings (between 0.40 and 0.70), they were kept since their removal did not result in a significant increase in composite reliability or AVE values. Furthermore, these items had theoretical significance in expressing certain characteristics of the notions, which contributed to content validity. According to Hair et al. (2011), elements in this range may be preserved provided they contributed to the construct's theoretical base and did not have a negative impact on overall model dependability.

4.4 Results of R^2, f^2, Q^2 and path coefficient assessment (β)

Table 4.4 shows the summary of R^2, Q^2 and f^2 results of the model. Firstly, the model’s explanatory power was assessed by examining the level of coefficient of determination (R^2). This test aimed to observe the combined effects of exogenous constructs (IV) towards the target endogenous construct (DV). A high level of R^2 indicate a good level of predictive accuracy (Sarstedt et al., 2023; Hair et al., 2011). The R^2 for the dependent factor in this study was 0.563, which suggested that all variables in the analysis had explained 56.3 percent of the variance in tax compliance behaviour. It described the model’s explanatory power as favourably moderate. Thus, it can be concluded that 43.7 percent of the variance in tax compliance behaviour was explained by other factors.

Besides that, f^2 assesses the relative's impact of a predictor construct on an endogenous (DV) (Cohen, 1988). The result indicated that tax knowledge has small level of effect size, f^2 (0.084) towards tax compliance behaviour. Moreover, the result indicated that tax morale (0.328) had a moderate effect towards tax compliance behaviour and finally tax complexity also had a small level effect size, f^2 (0.039) towards tax compliance behaviour. The Q^2 values for tax compliance behaviour (Q^2 = 0.304) was more than 0, indicating that the model had sufficient predictive relevance.

Table 4.4: Determination of co-efficient (R^2), effect size (f^2) and predictive relevance (Q^2)

	R^2	Q^2	f^2
Tax compliance behaviour (TB)	0.563	0.304	
Tax knowledge (TK)			0.084
Tax complexity (TC)			0.039
Tax morale (TM)			0.328

Next, the results from Table 4.5 indicated that tax knowledge (β = 0.259, t = 5.145), and tax morale (β = 0.514, t = 10.937) positively influenced tax compliance behaviour, thus these hypotheses were supported. On the other hand, tax complexity (β = -0.133, t = 3.971) negatively influenced tax compliance behaviour, thus, the hypothesis was also supported.

Table 4.5: Path Coefficient Assessment

	Direct effect (β)	Std Error	t-value	Decision
Tax complexity -> Tax compliance behaviour	-0.133	0.033	3.971	Supported
Tax knowledge -> Tax compliance behaviour	0.259	0.050	5.145	Supported
Tax morale -> Tax compliance behaviour	0.514	0.047	10.937	Supported

4.5 Discussions on hypothesis findings

The results are crucial for determining whether the study objectives were met. The purpose of this study was to investigate the factors that influenced the tax compliance behaviour of life insurance agents in Malaysia. All hypotheses regarding the independent variables, H1 through H3, were accepted considering the results. Referring to Hypothesis 1, it was concluded that life insurance agents' tax compliance behaviour was positively correlated with their tax knowledge (β = .259, t = 5.145). This finding suggested that an increase in taxpayers' tax knowledge positively influenced their compliance attitudes and behaviours, leading them to proactively pay tax. Thus, the results obtained from the assessment of path coefficients provided support for the hypothesis formulated.

The correlation between tax knowledge and tax compliance behavior gains additional insight when considering the demographic data of the study participants. A substantial 73.2% of the participants were found to possess a Technical or Professional Certificate or higher, suggesting a commendable academic foundation. This demographic profile indicated that a significant majority of respondents likely had a fundamental understanding of tax-related matters. As articulated by Setiawan (2019), the noteworthy educational background suggested that taxpayers were better equipped to conform to tax laws and regulations and comprehend their implications when endowed with sufficient tax knowledge.

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The positive correlation between tax knowledge and tax compliance behaviour was supported by numerous studies on tax compliance. According to a study by Palil (2011), education level was a significant determinant in one's comprehension of taxation, particularly with regard to tax laws and regulations. A positive correlation existed between taxpayers' attitudes towards taxation and their level of tax knowledge; this, in turn, promotes compliance. Consistent with Jerene et al. (2016), the result indicated that tax knowledge would positively influence tax compliance behaviour. Increasing the provision of tax education to a greater number of taxpayers contributed to a rise in tax knowledge, which may subsequently foster greater voluntary tax compliance and diminish the likelihood of tax evasion. A recent study examining the tax compliance behaviour of home tutors in Malaysia also confirmed the findings of this research, demonstrating a statistically significant positive correlation between tax knowledge and tax compliance behaviour (Nawawi et al., 2021; Suffian et al., 2022; Suffina et al., 2015).

The positive link between tax knowledge and tax compliance behaviour showed that those who understood tax rules better were more inclined to comply with them. This conclusion suggested that knowledge decreased ambiguity and improved people's capacity to correctly complete their tax responsibilities. According to the TPB this supported the importance of attitude, with increasing information leading to a more positive appraisal of tax compliance. Individuals who comprehend the system are more likely to see compliance as both necessary and helpful. In addition, this conclusion was consistent with the Attribution Theory, as tax knowledge is an internal element that impacts conduct through personal competence and awareness.

Based on the examination and subsequent analysis of Hypothesis 2, it was determined that there existed a positive correlation between tax morale and tax compliance behaviour among life insurance agents ($\beta = .514$, $t = 10.937$). The outcome suggested that tax morale did indeed have an impact on the level of tax compliance among the taxpayers. Thus, the results obtained from the assessment of path coefficients provided support for the hypothesis formulated. Moreover, individuals were more inclined to comply with all facets of tax legislation and will have a greater sense of accountability and dedication to paying taxes if they hada positive attitude towards tax obligation.

According to the TPB, tax morale may show a strong correlation with the theory's attitude component. Attitude is conceptualised as "the degree to which an individual possesses a favourable or unfavourable evaluation or assessment of the behaviour that is being examined" (Ajzen, 1991). An alternative definition of attitudes is an individual's assessment of a particular entity, idea, or living thing (Ahmed & Kedir, 2015). Government, tax authorities, cultural influences, and a person's personal attitude based on moral and religious principles are just a few of the variables that have an impact on tax morale (Mat Jusoh et al., 2021). Therefore, it is possible to argue that tax non-compliance is a result of a negative attitude rather than a positive attitude fostering tax compliance (Marti, 2010; Night & Bananuka, 2020).

The considerable beneficial effect of tax morale on tax compliance behaviour suggests that ethical ideals, societal standards, and personal views all influence compliance decisions. This shows that those who see tax compliance as a moral responsibility are more likely to follow through. Within the framework of theTPB , this finding demonstrated the effect of subjective norms, in which individuals were driven by perceived social expectations and ethical standards. Furthermore, according to the Attribution Theory, tax morale may be regarded as an internal motivator that drives action beyond economic grounds, highlighting the relevance of inner values in fostering compliance. Overall, it can be concluded that a strong correlation existed between a high level of tax morale in society and greater tax compliance (Lee, 2016). Consequently,

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by enhancing the factors that influenced tax morale, the morale or attitude of taxpayers will rise, leading to a consequent improvement in the level of tax compliance behaviour.

Based on the results of Hypothesis 3, there was a negative correlation between the complexity of the tax system and the tax compliance behaviour of life insurance agents (β = -.133, t = 3.971). This finding suggested that the intricacy of the tax system, encompassing record keeping, computation, procedures, and tax return submission, may have an impact on the tax compliance conduct of life insurance agents working in Peninsular Malaysia. The results suggested that the level of tax compliance among these agents will decrease in proportion to the complexity of the tax system. The TPB further explained the negative correlation by arguing that individuals' attitudes and tax compliance behaviour may be influenced when they encounter challenges in comprehending tax regulations and legislation.

Consequently, this will result in a rise in accidental errors pertaining to tax affairs, which will eventually result in non-compliance (Saad, 2014). The results of this study aligned with the research conducted by Sapiei and Kasipillai (2013) as well as Ayuba et al. (2015) which similarly observed a substantial correlation between tax complexity and tax non-compliance behaviour. Mat Jusoh et al. (2021), in their latest study on the correlation between tax complexity and tax compliance behaviour, had reached the same conclusion as previous scholars who had established that the two variables were negatively correlated.

The negative link between tax complexity and tax compliance behaviour suggested that a more complicated tax system may prevent people from completely complying with tax obligations. This research implied that when tax rules were seen as difficult to grasp, individuals may get confused or lose confidence in performing their commitments. This lends credence to the importance of perceived behavioural control in the TPB since more complexity diminishes individuals' perceived capacity to comply. Similarly, the Attribution Theory characterises tax complexity as an external factor, emphasising how structural barriers within the tax system can impede compliance behaviour regardless of an individual's intentions.

Overall, the study's findings provide significant support for the use of the TPB and the Attribution Theory to explain tax compliance behaviour among Malaysian life insurance agents. The findings showed that compliance behaviour was influenced by both internal variables, such as knowledge and moral beliefs, and external factors, such as the complexity of the tax system. By combining these viewpoints, the study provides a more complete picture of how cognitive, social, and structural factors influence taxpayer behaviour. This emphasised the significance of not just increasing tax knowledge and moral awareness but also simplifying tax procedures to enhance overall compliance.

5. CONCLUSIONS AND RECOMMENDATIONS

The purpose of this research was to examine the relationship between tax morale, tax knowledge, and tax complexity, which were factors influencing tax compliance behaviour among life insurance agents in Malaysia. The tax compliance behaviour was positively correlated with the tax knowledge and tax morale variables, according to the findings of the analysis. Moreover, there existed a negative relationship between tax compliance behaviour and tax complexity. This implied that a rise in tax knowledge and morale will result in a corresponding increase in tax compliance among life insurance agents in Malaysia. Conversely, an increase in tax complexity will have the opposite effect, leading to a decrease in tax compliance. Therefore, this analysis provided support for all three hypotheses (H1, H2, and H3). In general, the research questions hadbeen adequately addressed in the current study. The Smart PLS analysis, which provides

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evidence for testing all hypotheses in accordance with the research framework, satisfied all research objectives.

In conclusion, this study presented clear evidence that the dependent variable, tax compliance behaviour, was influenced by the independent variables, tax knowledge, tax morale, and tax complexity. These findings indicated that, by integrating these three determinants, it was possible to develop an effective strategy for improving tax compliance. Besides that, the results of the current study corresponded with previous research, emphasising the importance for policymakers, academic establishments, and the government to maintain an understanding of the factors that could influence taxpayer compliance with tax regulations, as such understanding would aid in the rise of tax revenue in Malaysia.

As an increase in tax morale correlated to a rise in tax compliance behaviour among life insurance agents, the tax authorities should have identified and be mindful of the factors that may influence tax morale among taxpayers. The correlation between the two variables was consistent with the findings of numerous previous studies. Trust in tax authorities (Vythelingum et al., 2017), the fairness of the tax system (Cyan et al., 2016b), the efficacy of government spending (Vythelingum et al., 2017), and the level of corruption among public servants (Alasfour et al., 2016) were all factors that may impact tax morale. These are therefore significant considerations that the governing body should bear in mind. Enhancing transparency with taxpayers regarding how tax money is utilised can foster greater understanding, bolster trust, and ultimately positively influence tax compliance behaviour among taxpayers (Ramli et al., 2020).

Several inherent limitations were identified throughout the course of this study. To begin with, regarding the samples chosen for the research, this study exclusively concentrated on life insurance agents who provided Takaful, an Islamic financial product. An enhanced depiction of tax compliance behaviour might be obtained by incorporating both Takaful and conventional agents into the research samples. Furthermore, the responses from takaful agents participating in this study were limited to Peninsular Malaysia, which resulted in the omission of responses from Sabah and Sarawak. Once more, a more exhaustive and varied set of results might be attained by including agents from every state in Malaysia among the respondents.

Another constraint inherent in this research was associated with the demographic composition of the participants. Despite the questionnaires being distributed to life insurance agents across Peninsular Malaysia, a substantial majority of the respondents (67.1%) were concentrated in the Klang Valley region. This geographical skew in participant distribution raised concerns about the generalizability of the findings, as the responses may not authentically represent the characteristics and morale of life insurance agents residing in various parts of Peninsular Malaysia. Consequently, the study's ability to provide a comprehensive and nuanced understanding of the entire population of life insurance agents in the region may have been compromised due to this geographical concentration of respondents.

Finally, the independent variables examined in this research comprised only tax knowledge, tax morale, and tax complexity. These factors collectively accounted for a mere 56.3% of the variance observed in tax compliance behaviour. Tax awareness, gender, level of actual income, audit probabilities, and tax audits (Gunawan et al., 2025; Nawawi et al., 2021) were additional potential variables that were not accounted for in this study. Such variables could have contributed to more comprehensive and diversified findings.

The matter of tax compliance should be examined in relation to self-employed taxpayers, given that this demographic was the largest contributor to the nation's tax revenue (Agbi, 2014). In the context of life

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insurance agents, it is essential that the samples chosen are more extensive, encompassing respondents from all regions of Malaysia and capable of representing the entire life insurance agent population in Malaysia. This will ensure that the findings are more comprehensive in nature. Additional variables that may impact the tax compliance behaviour of self-employed taxpayers should be considered by future researchers. Among these variables are trust, fairness, and attitude, which are among the most significant factors emphasised in the tax compliance research areas (Al-Zaqeba et al., 2018).

It is further recommended to consider adopting a mixed-mode approach that integrated both qualitative and quantitative methodologies. Combining in-person interviews, focus groups, and the administration of questionnaires targeted at engaging taxpayers from diverse backgrounds could significantly enhance the depth and breadth of insights into tax compliance behavior. This multifaceted approach allows researchers to capture nuanced perspectives, personal experiences, and contextual nuances that may not be fully elucidated through quantitative methods alone. By embracing a mixed-mode design, researchers can aspire to attain a more comprehensive and holistic understanding of the intricate factors influencing tax compliance behavior across a diverse spectrum of taxpayers.

In addition to its theoretical and practical contributions, this research has consequences for accounting education. The findings indicated that introducing real-world tax compliance difficulties into classroom instruction may improve students' comprehension of taxpayer conduct. For example, highlighting practical tax knowledge, ethical concerns, and the obstacles associated with tax complexity might help students make better decisions in the real world. However, these implications are yet experimental, and future studies may look at how such findings may be systematically integrated into curriculum design.

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7. CONFLICT OF INTEREST STATEMENT

The authors agree that this research was conducted in the absence of any self-benefits, commercial or financial conflicts and declare the absence of conflicting interests with the funders.

8. AUTHORS' CONTRIBUTIONS

Nursyazlina Hamzah: Conceptualisation, methodology, formal analysis, investigation and writing-original draft; **Mohd Taufik Mohd Suffian**: Conceptualisation, methodology, and formal analysis; **Masetah Ahmad Tarmizi**: Conceptualisation, formal analysis, and validation; **Anjar Priyono**: Conceptualisation, supervision, writing- review and editing, and validation.

9. DECLARATION OF GENERATIVE AI IN THE WRITING PROCESS

During the preparation of this work, the authors has not used any tool in order to analysing and writing. The authors take full responsibility for the content of the publication.

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10. DATA AVAILABILITY/SUPPLEMENTARY MATERIALS

i. **Available upon request:**

The datasets used and/or analysed during the current study are available from the corresponding author on reasonable request.

11. ETHICS STATEMENT

The authors declare that this research did not involve human or animal subjects. Informed consent was obtained from all participants, and data anonymity was strictly maintained throughout the study.

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