

Analysis of The Impact of Tax Knowledge and Penalties On The Compliance Level of Taxpayers With Religion As A Moderator

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Submitted: 26.09.2022

Accepted: 30.03.2023

Published: 06.07.2023

Abstract:

This study aims to analyze the effect of tax knowledge and tax sanctions on taxpayer compliance with religiosity as a moderating variable. The study population includes all individual taxpayers who do independent work and own businesses in DKI Jakarta, with 113 samples. The research method uses multiple regression analysis with primary data sources. Moreover, the research design used causal and quantitative. This research showed that the tax knowledge variable had a positive effect on tax compliance, the tax sanction variable had a positive effect on tax compliance, and Religiosity as a moderating variable proved to strengthen or weaken the influence between variables so that religiosity was a moderating variable. This research aims to provide information to the government and policymakers about taxes so that what should consider religious aspects to increase public awareness of paying taxes. The originality of this research is to include religious variables in the study of awareness of paying taxes.

JEL classification: H2, Z12

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Key Words: Tax Knowledge, Tax Penalties, Taxpayer Compliance, Religiosity.

1. Introduction:

According to the Minister of Finance of the Republic of Indonesia Sri Mulyani, taxes are the foundation and have a vital role in financing development and driving a country's economy so that it can improve the welfare of the community (Anggela & Nugraha, 2022; Anshary et al., 2021; Silalahi et al., 2018). Therefore, according to Sri Mulyani, education is needed for the public, especially the younger generation, to be obedient in paying taxes so that the development of the Indonesian state can be sustainable (Alaydrus & Sabki, 2022; Soeharjoto et al., 2022). Furthermore, the tax contribution to state revenue is substantial; in 2020, it was 65.1% (Makki, 2021). Thus, the government should be concerned about increasing state revenue through these tax instruments.

However, the phenomenon in Indonesia is that according to the World Bank, the ratio of tax revenue to national income (Gross Domestic Product / GDP) or tax-to-GDP ratio is still low at 10.2% in 2018 (Fitriani & Prasetya, 2020). This causes tax revenues in Indonesia to be still not optimal compared to other developing countries or countries with a large population, such as Brazil, India, Thailand, Malaysia, and the Philippines (Citradi, 2019; Fitriani & Prasetya, 2020). This condition reflects that, until now, the level of taxpayer compliance in Indonesia is still deficient (Heru Tjaraka, 2020). As a result, many taxpayers in Indonesia complain about the taxes imposed by the government. Moreover, the fewer taxpayers who do not comply in paying taxes, the more they become *free-riders* (enjoying state facilities without contributing) (Arifin, 2021; Bogoviz et al., 2019). Therefore, based on the low tax revenue, there are efforts to increase state opinion through taxes by increasing compliance and expanding the tax base (Kurniawati, 2017; Purba et al., 2020).

Furthermore, to improve tax compliance, the government expands the tax base in various ways, increasing taxpayers' knowledge. The taxpayer's knowledge in question can be in the form of knowledge about taxation or related to the instrument or type of tax and the mechanism for paying taxes, including understanding the importance of taxes for development in a country (Kowel et al., 2019; Nasfi, Ganika, et al., 2022). Therefore, to increase public awareness regarding taxes, the government has tried to socialize it through advertising media and also involved academics in the tax goes to a campus program, which is a program to disseminate the importance of taxes for development to students (Arfiyanto et al., 2021; Fitriyani et al., 2022). In addition to the program to increase tax knowledge, the government also has a program to improve compliance with paying taxes to the public so that people can consciously fulfill tax

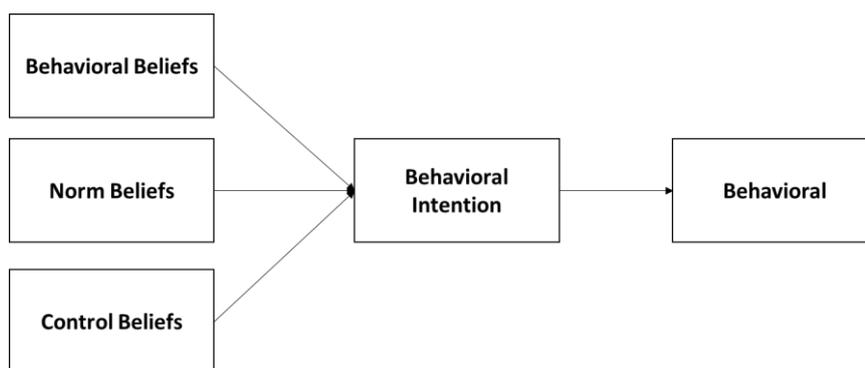
payments following their obligations (Hartanto et al., 2020; Hidayah et al., 2020; Rendy & Irawati, 2019). Public knowledge and taxation compliance must be optimized through socialization and character education. Indirectly with knowledge about taxes owned by taxpayers, taxpayers are aware of their obligations in paying taxes because taxpayers understand that taxes are beneficial for the development needs of a country (Sarker & Ahmed, 2022; Sushkova, 2022). In addition, religious values adopted by the community are expected to prevent negative attitudes and encourage positive attitudes in daily life. (Karyanto et al., 2019; Nasfi, Sutiapermana, et al., 2022; Nugroho, 2022). Therefore, compliance in paying taxes can be supported by one's religiosity, where the higher one's religiosity, the more compliant with government provisions or regulations, which in this case relates to the payment of taxes (Saragih et al., 2020). Furthermore, the existence of sanctions or penalties is one of the essential elements so that the community can comply with the provisions. Thus, according to Alm (2019) and Nugroho (2015), a penalty or sanction is one of the tools to enforce regulations. Based on the phenomena mentioned above, the formulation of the problem in this study includes:

- Does tax knowledge positively affect the level of compliance of individual taxpayers?
- Do tax sanctions positively affect the level of compliance of individual taxpayers?
- Does the variable religiosity moderate the effect of taxation knowledge on the compliance of individual taxpayers?
- Whether the religiosity variable moderates the effect of tax sanctions on individual taxpayer compliance?

According to the formulation of the abovementioned problem, this study aims to analyze religiosity in moderating the influence of tax knowledge and tax sanctions on individual taxpayer compliance. Therefore, the implication of this study is to provide information related to variables related to tax payment compliance. Furthermore, the originality of this study is to include the variable of religiosity as a moderation variable on the influence of tax knowledge and tax sanctions on compliance with individual tax payments.

2. Literature Review

The grand theory used in this article is the theory of planned behavior, where there are three aspects of the theory developed by Icek Ajzen in 1985 (Yadav & Pathak, 2017). The theory of planned behavior, in general, can be illustrated as follows:



Source: Yadav & Pathak (2017)

Figure 1. The Concept of Theory Planned Behavior

According to figure 1 above, the three essential aspects of theory planned behavior are as follows:

- Behavioral beliefs, that is, attitudes, result from behavior beliefs, where beliefs become one of the considerations in acting. Therefore, the behavior of a person is caused by the existence of something that is liked and disliked, where when someone behaves, the person will think about the consequences (Ajzen, 1991; Sniehotta et al., 2014);
- Norm beliefs and attitudes are also the results of norm beliefs where norms or rules adopted by a person are used as guidelines for attitude. Therefore, the behavior of a person is caused by the norms that are used as a guide for a person in acting (Ajzen, 1991; Oreg & Katz-Gerro, 2006);
- Control beliefs and attitudes result from aspects of controlling an action caused by applicable provisions and regulations so that a person can act or not (Borges et al., 2016).

Referring to the three aspects in the theory of planned behavior, if it is related to compliance with paying taxes, three variables are considered in a person's actions in paying taxes, namely the existence of public knowledge related to taxes, the application of sanctions and penalties, and community religiosity.

Furthermore, tax is the people's dues to the state treasury under the law (which can be imposed) without receiving reciprocal services (counter-performance), which can be directly demonstrated and used to develop a country. Therefore, a person's knowledge of the benefits of taxes to improve their population's welfare becomes vital; if that person who is a personal taxpayer has sufficient knowledge, then they will voluntarily pay taxes. This is in line with the research conducted by Zulma (2020), that the higher the level of knowledge of taxpayers, the easier they understand tax regulations and the more compliant the taxpayer is to fulfill his tax obligations.

In addition, according to Nugroho (2014) and Innes (2004), in enforcing regulations, sanctions or penalties are needed so that the public complies with the provisions that have been made. Likewise, with compliance with paying taxes, if there is a penalty for tax payments in the form of a penalty whose amount is significant, then the personal taxpayer will comply with carrying out his obligations in paying taxes.

On the other hand, Indonesia, as a religious country with the world's largest population, should have good religiosity. Furthermore, religiosity can also be a moderating variable of the influence of tax knowledge and the personal taxpayer's sanction on compliance with paying taxes. This is because the more religious the person will not only carry out the orders of his religion but will also be subject to and obey the provisions applicable to the country in which the person lives (Mohdali & Pope, 2014). Therefore, although there is no direct influence of a personal taxpayer's religiousness on taxpayer compliance, religiosity can moderate the influence of taxation knowledge and sanction on taxpayer compliance. Therefore, based on the literature review, the conceptual research framework in this article is as follows:

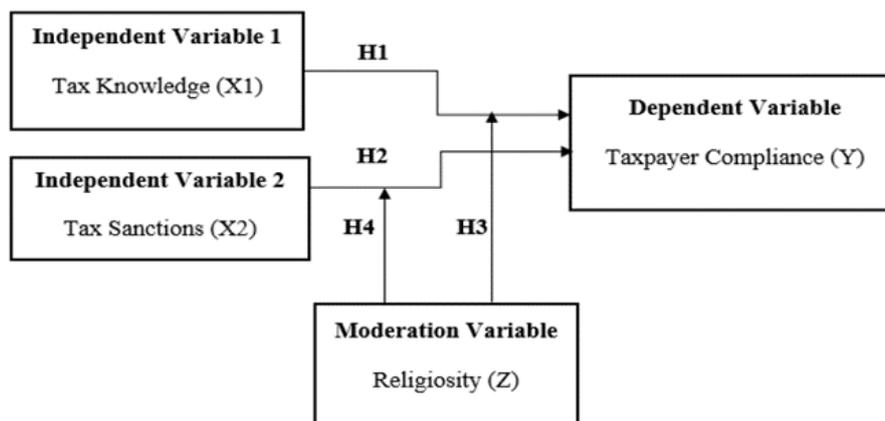


Figure 2. Research Conceptual Framework

Based on the conceptual research mentioned above, the hypotheses in this study are as follows:

- H1: Tax knowledge has a positive influence on taxpayer compliance;
- H2: Tax Sanction has a positive influence on taxpayer compliance;
- H3: Religiosity moderates the influence of tax knowledge on taxpayer compliance;
- H4: Religiosity moderates the influence of tax sanctions on taxpayer compliance.

3. Methodology

In this study, the research design used was a causal research method to determine the effect of the dependent and independent variables (Oktris et al., 2022). The data analysis method used is multiple linear regression. Moreover, to analyze with a regression model, data quality testing must be carried out using descriptive statistics and classical assumptions (Napitupulu et al.,

2020). This research was conducted to analyze the influence of the independent variable, tax knowledge, and tax sanctions, on the dependent variable, taxpayer compliance, by placing religiosity as a moderating variable. The population used in this study was all individual taxpayers in DKI Jakarta. The sample used in this study is an individual taxpayer who owns a business and does independent work. The technique of data collection used for this research is distributing questionnaires, and the sampling method used was accidental sampling. Furthermore, the sample data used in this article are 113 data.

The dependent variable in this study is taxpayer compliance. The independent variables in this study include tax knowledge (X1) and tax sanctions (X2), while the moderating variable is religiosity (Z). The operationalization of research variables, along with indicators and measurement scales of each dependent and independent variable, can be seen in table 1 below:

Table 1. Variable Operationalization

No.	Research Variable	Dimension	Indicator	Scale
1	Taxpayer Compliance	1. Formal	1. Some parties are required to comply. 2. Some parties have the authority to demand compliance.	Ordinal
		2. Material	3. There is an object or content of demands from parties that have the authority to be implemented by other parties. 4. There are consequences of the behavior.	Ordinal
2	Tax Knowledge	1. Taxpayer Responsibilities	1. Has a tax ID number. 2. Know the general provisions and procedures for taxation. 3. Know the deadline for payment and reporting of SPT	Ordinal
		2. Taxpayer Rights	4. Right to overpayment tax 5. Right to data confidentiality	Ordinal

3	Tax Sanction	1. Administrative Sanction	1. Interest sanction 2. Tax Penalties	Ordinal
		2. Criminal Sanction	3. Imprisonment and criminal sanctions 4. Imprisonment penalties	Ordinal
4	Religiosity	1. Intrapersonal	1. Daily religious experience. 2. Obedience 3. Meaning of Religion	Ordinal
		2. Interpersonal	4. Involvement in religious organizations 5. Religious support 6. Religious influence	Ordinal

Source: Processed research data, 2021

The data collection technique of this study uses survey techniques through disseminating questionnaires. This technique is a technique or approach to obtaining primary data by directly observing the object of study. In carrying out this method, researchers will go directly to get the necessary data because this method requires contact between researchers and respondents. The scale used in the questionnaire is as follows:

Table 2. Interval Scale for Questionnaires

No.	Respondent's Answers	Value
1.	Very Agreeable (SS)	5
2.	Agree (S)	4
3.	Neutral (N)	3
4.	Disagree (TS)	2
5.	Very Disagree (STS)	1

Furthermore, the equation model multiple linear regression and moderating regression analysis used to test the hypothesis in this study are as follows:

$$TaxComp = a + \beta_1 TaxKnow + \beta_2 TaxSanct + \varepsilon \quad (1)$$

$$TaxComp = a + \beta_1 TaxKnow * Religios + \beta_2 TaxSanct * Religios + \varepsilon$$

(2)

Information:

TaxComp	= Tax Compliance
a	= Constant
β_1, β_2	= Regression coefficient
TaxKnow	= Taxation Knowledge
TaxSanct	= Tax Sanctions
Religios	= Religiosity
ε	= error

4. Results and Discussions

Results

Classical Assumption Test Results

The classic assumption test has been conducted in this study. Therefore, the results of the classical assumptions in this study are expected and comply with all the standards determined by each classical assumption test.

Multiple Regression Analysis

Simultaneous Test (F-Test)

The model feasibility test (F) determines whether all independent variables included in the regression model have a joint (simultaneous) influence. The F test results in this study are as follows:

Table 3. F-Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	753.853	3	251.284	25.228	.000 ^b
	Residual	1085.687	109	9.960		
	Total	1839.540	112			

a. Dependent Variable: TaxComp

b. Predictors: (Constant), TaxKnow, TaxSanct, Religios

The results of the F test in table 3 above obtained a significance value of $0.000 < 0.05$. It can be concluded that together the free variables consisting of Tax Knowledge (X1), Tax Sanctions (X2), and Religiosity (Z) simultaneously affect the bound variables of Tax Compliance (Y).

Determination Test

The results of the coefficient of determination (R^2) test aim to see how much the influence of independent variables contributes to dependent variables. The following table is the results of the determination test:

Table 4. Coefficient of Determination Test Results

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.640 ^a	.410	.394	3.156	.410	25.228	3	109	.000	1.798

a. Predictors: (Constant), TaxKnow, TaxSanct, Religious

b. Dependent Variable: TaxComp

The value of the Adjusted R Square (Coefficient of Determination) shows a value of 0.394 or 39.4%. The results showed that the ability to explain independent variables (Tax Knowledge (X1), Tax Sanctions (X2), and Religiosity (Z)) to the Tax Compliance variable (Y) was 39.4%. In comparison, the remaining 60.6% was explained by other variables beyond the variables contained in the model.

Partial Test (Uji-T)

The t-test was performed to show how far the influence of one independent variable individually is in explaining the variation of the dependent variable. Here is a partial test table as follows:

Table 5. Partial Test Results

Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.	Correlations	Collinearity Statistics

		B	Std. Error	Beta		Z	Partial	Part	Tolerance	VIF
1	(Constant)	9.824	2.734		3.593	.000				
	TaxKnow	.276	.069	.342	3.990	.000	.528	.357	.294	1.360
	TaxSanct	.225	.109	.190	2.066	.041	.494	.194	.152	1.557

a. Dependent Variable: TaxComp

The results of the t-test in table 5 show that the significance value of the tax knowledge variable (X1) to the tax compliance variable (Y) is $0.000 < 0.05$. This explains that the variable of tax knowledge has a significant influence on tax compliance. Therefore, it can be concluded that the H1 hypothesis of Tax Knowledge positively affects Tax Compliance. In table 5, the tax sanctions (X2) show a significant value of 0.041 against the tax compliance variable (Y). The significance value of $0.041 < 0.05$ explains that the variable tax sanctions significantly influence tax compliance. Therefore, it can be concluded that the H2 tax sanction hypothesis's positive effect on Tax Compliance is acceptable. Therefore, the results of the first equation in this model are as follows:

$$TaxComp = 9.824 + 0.276TaxKnow + 0.225TaxSanct + \varepsilon \quad (3)$$

Moderating Analysis Test

Interaction tests test the relationship between independent, dependent, control, and moderating variables that are listed factors that strengthen or weaken those relationships. The criteria are based on a significant p-value. If the significant level < 0.05 , then the variable can moderate, and if the significant level > 0.05 , then the variable is rejected or cannot moderate the influence of the independent variable on the dependent variable. Here is the moderation test of this study:

Table 6. Moderation Test Results

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	43.631	14.838		2.940	.004
	TaxKnow*Religios	.024	.011	1.812	2.232	.028
	TaxSanct*Religios	.043	.020	2.266	2.137	.035

a. Dependent Variable: TaxComp

Table 6 above shows that the significance value for the variable interaction of tax knowledge with religiosity is 0.028. Thus, the significance is less than the significance level of 0.05. This suggests that hypothesis 3 is accepted. So, religiosity is proven to strengthen the influence of tax knowledge on tax compliance. Further referring to table 6 above, it can be seen that the significance value for the variable interaction of tax sanctions with religiosity is 0.035, and the regression coefficient is 0.043. The significance value is smaller than the significance level of 0.05. This suggests that hypothesis 4 is accepted. So, religiosity is proven to strengthen or weaken the influence of tax sanctions on tax compliance. Therefore, the equation of the second model following the results of statistical processing is as follows:

$$TaxComp = 43.631 + 0.024TaxKnow*Religios + 0.043TaxSanct*Religios + \varepsilon \quad (4)$$

Discussion

The effect of taxation knowledge on the level of compliance of individual taxpayers

The hypothesis test results show that tax knowledge positively affects tax compliance, which means that the higher the level of tax knowledge, the more likely the taxpayer is to comply with taxes. Based on the theory of planned behavior, knowledge is the reason taxpayers comply with tax rules; good knowledge and understanding will cause an attitude in behavior because they know the impact of the actions taken. The greater and higher the level of tax knowledge, the higher the taxpayer's compliance level (Zulma, 2020). This is

because knowledge increases the understanding that paying taxes will impact the community's welfare, including those taxpayers and their families because tax revenues are used to carry out development.

The results of this study are consistent with previous studies, such as the research conducted by Rahayu (2017), which states that tax knowledge has a positive effect on taxpayer compliance. Knowledge of tax regulations is essential to give rise to the compliant behavior of taxpayers. Some taxpayers provide further input to expand the scope of disseminating information about taxes. However, the dissemination of tax information is still limited among universities that study taxation majors, universities with economic faculties with an exchange corner, tax seminars, tax training, or tax officers who are met when taxpayers come to the tax service office. Lack of media that better reaches all taxpayers can lead to low levels of taxpayer compliance. Therefore, based on the findings of previous studies, it can be concluded that knowledge has a positive effect on tax compliance because if the taxpayer has a high level of tax knowledge, it will increase his compliance with carrying out his tax obligations. The tax knowledge in question is not only regulation but also what is the allocation of taxes paid by taxpayers. If the taxpayer knows the allocation of the tax paid, the taxpayer will tend to be more compliant with his tax obligations.

The effect of tax sanctions on the level of compliance of individual taxpayers

The hypothesis test results show that tax sanctions positively affect tax compliance. Tax sanctions indicate that the strictness of sanctions imposed by the tax office if the taxpayer does not comply with paying or reporting taxes can increase taxpayer compliance. Theory planned behavior is a supportive theory about tax sanctions. This theory describes a model that considers a selected action's potential costs and benefits. Legal sanctions are potential losses arising from illegal actions that have been committed. Therefore, when determining whether he is obedient or non-compliant in fulfilling his tax obligations, a person will consider the potential costs and benefits of an action he chooses.

This study's results align with the research conducted by Savitri & Musfialdy (2016), which states that tax penalties positively affect tax compliance. Tax penalties significantly affect the compliance of taxpayers to pay their taxes on time and report their taxes before the predetermined due time. A person will try to avoid all forms of sanctions that will cause losses if they violate the law by not complying with paying and reporting taxes. Therefore, tax sanctions that expressly apply to taxpayers indiscriminately will increase taxpayer compliance. Conversely, less strict tax sanctions cannot guarantee that the taxpayer's

behavior will comply with the tax rules. So referring to the research findings, it can be concluded that tax sanctions positively affect tax compliance. The existence of sanctions considered detrimental to taxpayers will make taxpayers choose to comply with applicable tax rules. The application of strict sanctions can be used as a guarantee that tax obligations will be fulfilled. The more severe the sanctions applied to violators of tax rules, the more it will shape the behavior of taxpayers who comply with their tax obligations.

The influence of taxation knowledge on the level of compliance of individual taxpayers with religiosity as a moderation variable

The moderating hypothesis test showed that religiosity could strengthen or weaken the effect of tax knowledge on tax compliance. This is in line with the theory of behavior, namely the theory of planned behavior which explains how a person can behave when the person has intentions and motivations. For taxpayers with high religiosity, taxpayers can distinguish which behavior is good and which is terrible. In terms of taxation, a reasonable taxpayer is supposed to comply with everything related to tax regulations. Taxpayers assume that complying with all tax regulations is the same as complying with religious teachings.

This result is consistent with research by Shafer & Wang (2018), which found that religiosity positively affects tax compliance. Taxpayers who have high religiosity are likely to carry out their tax obligations. This is because taxpayers who understand religion very well will do good. With the taxpayer paying the tax means, the taxpayer is behaving well. Religiosity can strengthen or weaken the influence of tax knowledge on taxpayer compliance because if taxpayers who know tax rules, the importance of taxes, and the role of taxes for the State are supported by a high level of taxpayer religiosity, then taxpayers will tend to be more compliant with their tax obligations. Taxpayers who have knowledge of taxes and have high religiosity consciously and without coercion comply with all their tax obligations.

This research is in line with research conducted by Ermawati (2018) and (Ermawati & Afifi, 2018), which concluded that taxpayers who have high religiosity would not commit crimes by embezzling taxes or avoiding taxes because taxpayers are aware that embezzling or avoiding taxes means committing a crime prohibited by religion. So based on the results of the study, it can be concluded that religiosity can strengthen the positive influence of tax knowledge on taxpayer compliance because taxpayers with sufficient tax knowledge and a high level of religiosity will tend to comply with applicable tax obligations. In addition,

taxpayers tend to avoid things considered religious prohibitions in doing things, so the religiosity variable in this study is a moderation variable.

The effect of tax sanctions on the degree of compliance of individual taxpayers with religiosity as a moderation variable

The hypothesis test results show that religiosity can strengthen or weaken the effect of tax sanctions on taxpayer compliance. Such results show that religiosity can strengthen the influence of tax sanctions on taxpayer compliance, following the theory of planned behavior, which explains that religiosity is considered behavioral belief. The taxpayer believes that complying with the applicable tax rules means having contributed to the development of the State. Contributing to the development of the State is considered to be a positive act. It is one of the reflections of religious values. The Theory of Planned Behaviour also explains that tax sanctions can be categorized as control beliefs. The better the application of tax sanctions, the higher the level of tax compliance. If the tax sanctions have been strictly implemented, it is expected that the violations committed by the taxpayer will be reduced and eventually increase the taxpayer's compliance.

These results align with the study Adhimatra & Noviari (2018), which says tax sanctions positively influence taxpayer compliance. Religiosity has a dimension of consequence that, in this case, relates to the extent to which a person is willing to commit to the teachings of his religion in everyday life (Marliani, 2013). Therefore, this consequence is seen as a dimension related to taxpayer compliance. The more the taxpayer has a high level of religiosity in Religion and knows what sanctions will be imposed if he commits a tax violation, the taxpayer will tend to be more compliant.

So based on the results of the study, it can be concluded that religiosity can strengthen or weaken the effect of tax sanctions on taxpayer compliance because taxpayers who know sanctions for violations of tax rules and have high religiosity tend to have a high level of tax compliance. The application of strict tax sanctions against violators of tax rules and the attitude of taxpayers, which is a reflection of the high level of religiosity in daily life, will further increase taxpayer compliance with applicable tax rules. This explains that religiosity in this study proved to be a moderation variable.

5. Conclusion

This study aimed to determine the influence of tax knowledge and tax sanctions on tax compliance with religiosity as a moderation variable. Based on the formulation of the

problem, hypothesis testing, and discussion submitted in the previous chapter, the following conclusions can be drawn:

- Tax knowledge has a positive effect on tax compliance. Taxpayers who know tax rules will tend to have a high level of tax compliance. In addition to the rules, taxpayers who know the importance and role of taxes on the State will choose to comply with the applicable rules.
- Tax sanctions positively affect tax compliance since the imposition of strict sanctions on rule-breakers will tend to increase taxpayer compliance. The imposition of sanctions will be regarded as something that harms the taxpayer, so tax sanctions will be avoided and increase tax compliance.
- Religiosity can strengthen the influence of tax knowledge on tax compliance because by knowing tax rules and carrying out religious values in daily life, taxpayers will do things considered good by complying with applicable tax rules.
- Religiosity can strengthen the effect of tax sanctions on tax compliance. The imposition of strict sanctions on tax violators, supported by the high level of religiosity of taxpayers, tends to increase tax compliance. In carrying out daily life, taxpayers who have a high level of religiosity will avoid things that are considered to violate religious values. The imposition of sanctions considered detrimental to taxpayers will also be avoided so taxpayer compliance increases.

The next suggestion for researchers is that in this study, the immense of religiosity is limited to two dimensions: interpersonal and intrapersonal. So subsequent researchers should develop the dimensions used on religiosity variables, such as beliefs, religious practices, passions, religious knowledge, and experiences.

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