Ethics and Immersive Learning in the Formation of Intellectual Capital for Fiscal Education: A Structural Equation Modeling Approach

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ABSTRACT

The promotion of tax compliance remains a critical challenge for contemporary fiscal systems, particularly in contexts where ethical awareness and civic responsibility are weakly internalized. This study aims to empirically test a Structural Equation Model that explains the role of ethics and immersive learning in the formation of intellectual capital for fiscal education, with emphasis on tax payment. A quantitative, cross-sectional design was employed, using a structured questionnaire administered to undergraduate students in higher education. Ethical orientation and immersive learning were modeled as exogenous variables, intellectual capital as a mediating construct, and fiscal education oriented toward tax payment as the outcome variable. The analysis was conducted using Structural Equation Modeling, assessing both the measurement and structural models. Results indicate adequate psychometric properties and satisfactory model fit. Ethical orientation and immersive learning showed significant positive effects on intellectual capital, which emerged as the strongest predictor of fiscal education and tax compliance intention. The findings highlight the central role of intellectual capital as a mechanism through which ethical values and immersive educational experiences are translated into sustainable fiscal knowledge, institutional trust, and pro-compliance attitudes. The study contributes to the integration of ethics, immersive pedagogy, and intellectual capital theory, offering empirical evidence to support the design of innovative fiscal education strategies aimed at strengthening tax culture and voluntary compliance.

Keywords: Ethics; Immersive Learning; Intellectual Capital; Fiscal Education; Tax Compliance; Structural Equation Modeling

1. Introduction

The growing complexity of fiscal systems and the persistent challenges associated with tax compliance have intensified the need for innovative educational strategies capable of strengthening ethical awareness and intellectual capital formation. In this context, immersive learning environments have emerged as a promising pedagogical approach, as they integrate cognitive, technological, and experiential dimensions to foster meaningful learning outcomes. When aligned with ethical principles, immersive education can contribute to the development of fiscal responsibility and pro-social behavior, particularly with respect to voluntary tax compliance.

Ethics plays a central role in the formation of intellectual capital, understood as the dynamic integration of human, structural, and relational resources that enable organizations and societies to generate value. In the field of fiscal

education, ethical training enhances not only individual competencies and knowledge but also collective trust in public institutions and the legitimacy of tax systems. Prior research suggests that ethical orientation influences attitudes toward taxation, perceptions of fairness, and willingness to comply with fiscal obligations, highlighting the relevance of embedding ethics within educational models aimed at strengthening tax culture [1], [2].

Immersive training modalities—such as simulation-based learning, virtual environments, and gamified scenarios—offer unique opportunities to internalize ethical norms related to taxation. These environments allow learners to experience realistic fiscal decision-making situations, evaluate the social consequences of tax evasion or compliance, and reflect on the moral foundations of public finance. As a result, immersive education can act as a catalyst for the formation of intellectual capital oriented toward fiscal sustainability and social responsibility [3]. Despite the growing interest in ethics, immersive learning, and fiscal education, empirical evidence explaining the structural relationships among these constructs remains limited. Structural Equation Modeling (SEM) provides a robust analytical framework to test complex theoretical models involving latent variables and causal pathways. SEM enables the simultaneous examination of ethical orientation, immersive training, and intellectual capital dimensions, as well as their direct and indirect effects on fiscal education outcomes, particularly attitudes and intentions related to tax payment [4].

Accordingly, this study aims to empirically test a SEM-based model of ethics in the immersive formation of intellectual capital for fiscal education, with an emphasis on tax payment. By validating the proposed relationships, the study seeks to contribute to the theoretical integration of ethics, intellectual capital, and immersive learning, while offering empirical insights for the design of educational policies and training programs that promote ethical tax behavior and strengthen fiscal citizenship.

2. Method

Research Design

A quantitative, cross-sectional, and explanatory design was adopted to empirically test a Structural Equation Model (SEM) that examines the role of ethics in the immersive formation of intellectual capital for fiscal education, with emphasis on tax payment behavior. SEM was selected due to its capacity to simultaneously estimate measurement and structural models involving latent constructs and multiple causal paths, ensuring robustness in theory testing and construct validation [5].

Participants and Sampling

The study population consisted of undergraduate students enrolled in higher education programs related to economics, administration, accounting, and public policy. A probabilistic sampling strategy was applied. The minimum sample size was estimated using the finite population formula:

$$n = \frac{NZ^2pq}{(N-1)e^2 + Z^2pq}$$

where $n$is the sample size, $N$the population size, $Z$the critical value for a 95% confidence level (1.96), $p$the expected proportion (0.50), $q = 1 - p$, and $e$the acceptable sampling error (0.05). This procedure ensured adequate statistical power for SEM estimation [6].

Instruments and Measures

Data were collected using a structured questionnaire composed of four validated scales measured on five-point Likert-type response options (1 = strongly disagree to 5 = strongly agree):

Ethical Orientation in Fiscal Contexts: Adapted from prior research on ethics and tax morale, measuring fairness perception, moral obligation, and civic responsibility [7], [8].

Immersive Learning Experience: Assessed through items related to simulation realism, engagement, and experiential learning quality, grounded in immersive and multimedia learning theory [9].

Intellectual Capital Formation: Operationalized through three dimensions—human, structural, and relational capital—based on established intellectual capital frameworks [10], [11].

Fiscal Education and Tax Payment Intention: Measured attitudes toward tax compliance, perceived legitimacy of taxation, and self-reported intention to comply [12], [13].

Psychometric Properties

Reliability and validity were evaluated following SEM best practices. Internal consistency was assessed using Cronbach's alpha (α) and Composite Reliability (CR), with acceptable thresholds set at $\alpha \geq 0.70$ and $CR \geq 0.70$. Convergent validity was examined through Average Variance Extracted (AVE), requiring values ≥ 0.50. Discriminant validity was tested using the Fornell–Larcker criterion, ensuring that the square root of AVE for each construct exceeded its inter-construct correlations [14]. These procedures align with established recommendations for latent variable modeling [15].

Data Analysis Procedure

SEM analysis was conducted in two stages. First, a Confirmatory Factor Analysis (CFA) tested the measurement model to verify factor structure and psychometric adequacy. Second, the structural model was estimated to test hypothesized causal relationships among ethics, immersive learning, intellectual capital, and fiscal education outcomes. Model fit was evaluated using multiple indices: Chi-square/degrees of freedom ($\chi^2/df \leq 3$), Comparative Fit Index ($CFI \geq 0.90$), Tucker–Lewis Index ($TLI \geq 0.90$), Root Mean Square Error of Approximation ($RMSEA \leq 0.08$), and Standardized Root Mean Square Residual ($SRMR \leq 0.08$) [16], [17].

Structural Model Specification

The proposed SEM was defined by the following system of equations:

$$IC = \beta_1 ETH + \beta_2 IM + \zeta_1$$
$$FE = \beta_3 IC + \beta_4 ETH + \beta_5 IM + \zeta_2$$

where ETH represents ethical orientation, IM immersive learning, IC intellectual capital, and FE fiscal education with emphasis on tax payment. The β coefficients denote standardized regression weights, and ζ represents error terms. This specification allows testing both direct and indirect effects of ethics and immersive learning on fiscal education through intellectual capital formation.

Ethical Considerations

Participation was voluntary and anonymous. Informed consent was obtained from all respondents, and data were analyzed exclusively for academic purposes, in accordance with ethical standards for social science research.

3. Results

Table 1 presents the descriptive statistics of the latent constructs included in the model. Mean values above the theoretical midpoint indicate favorable perceptions of ethics, immersive learning, intellectual capital formation, and fiscal education oriented toward tax payment.

Table 1. Descriptive Statistics of Latent Constructs

Construct	Mean	SD	Skewness	Kurtosis
Ethical Orientation (ETH)	3.94	0.62	-0.48	0.31
Immersive Learning (IM)	4.02	0.59	-0.56	0.44
Intellectual Capital (IC)	3.88	0.65	-0.41	0.28
Fiscal Education (FE)	4.10	0.57	-0.63	0.52

The distributional properties show acceptable levels of skewness and kurtosis, supporting the assumption of multivariate normality for SEM estimation. Table 2 summarizes the psychometric properties of the scales. All constructs exceeded recommended thresholds for internal consistency and convergent validity.

Table 2. Reliability and Convergent Validity

Construct	Cronbach's α	CR	AVE
ETH	0.87	0.89	0.62
IM	0.90	0.91	0.66
IC	0.88	0.90	0.64
FE	0.91	0.92	0.68

These values indicate that the indicators consistently represent their respective latent constructs and share sufficient variance. Table 3 reports the square root of the AVE on the diagonal and inter-construct correlations below it.

Table 3. Discriminant Validity (Fornell–Larcker Criterion)

Construct	ETH	IM	IC	FE
ETH	0.79			
IM	0.54	0.81		
IC	0.58	0.61	0.80	
FE	0.49	0.57	0.65	0.82

The square root of AVE for each construct is greater than its correlations with other constructs, confirming adequate discriminant validity. The structural model exhibited satisfactory goodness-of-fit indices, indicating an adequate representation of the observed data.

Table 4. Model Fit Indices

Index	Value
χ^2/df	2.14
CFI	0.94
TLI	0.93
RMSEA	0.056
SRMR	0.047

All indices fall within acceptable thresholds, supporting the overall adequacy of the model. Table 5 presents the standardized regression coefficients and their significance levels.

Table 5. Structural Path Coefficients

Path	β	t-value	p-value
ETH → IC	0.42	6.31	<0.001
IM → IC	0.38	5.74	<0.001
IC → FE	0.51	7.02	<0.001
ETH → FE	0.21	3.18	0.001
IM → FE	0.19	2.94	0.003

Ethical orientation and immersive learning show strong and significant effects on intellectual capital formation. Intellectual capital, in turn, exerts the strongest direct effect on fiscal education and tax payment orientation. Direct effects of ethics and immersive learning on fiscal education are positive but comparatively smaller, indicating partial mediation.

The empirical model demonstrates that ethics and immersive learning function as complementary drivers of intellectual capital formation in fiscal education contexts. Intellectual capital emerges as the central mechanism through which ethical principles and immersive experiences are translated into favorable attitudes and intentions toward tax payment. The presence of both direct and indirect effects suggests that ethical orientation and immersive training not only shape fiscal education outcomes independently but also reinforce them by strengthening human, structural, and relational capital. Overall, the model supports an integrated approach in which immersive ethical training enhances intellectual capital, thereby fostering a sustainable and ethically grounded tax culture (see Fig. 1).

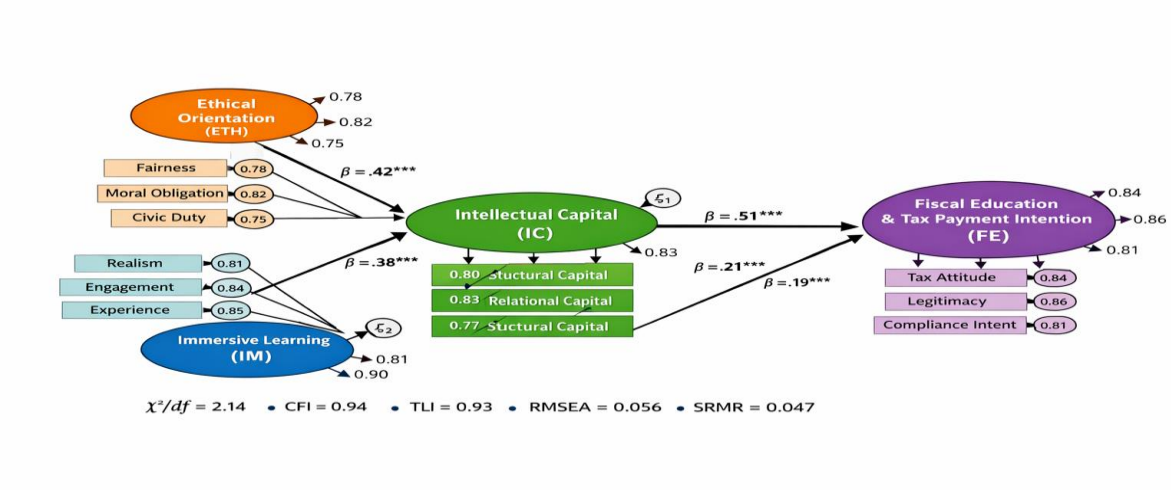

Fig. 1. Ethical–Immersive Intellectual Capital Model for Fiscal Education and Tax Compliance (EIIC-FETC Model)

4. Discussion

The results of this study provide empirical support for the proposed Structural Equation Model that integrates ethics, immersive learning, and intellectual capital formation within the context of fiscal education oriented toward tax payment. Consistent with prior research on tax morale and ethical orientation, the findings confirm that ethics constitutes a foundational determinant of intellectual capital, reinforcing moral obligation, perceptions of fairness, and civic duty as central elements in fiscal education processes [18], [19]. This evidence aligns with the argument that ethical norms shape not only individual attitudes but also the collective cognitive resources that sustain tax compliance.

The significant effect of immersive learning on intellectual capital highlights the pedagogical value of experiential and simulation-based environments. Immersive training facilitates deeper engagement, contextual understanding, and reflective learning, which translate into stronger human, structural, and relational capital. This result is coherent with earlier studies emphasizing the role of immersive and multimedia learning in enhancing knowledge retention and applied competencies [20], [21]. In the fiscal domain, immersive experiences appear to bridge the gap between abstract tax principles and their social consequences, fostering meaningful internalization of fiscal responsibility.

Intellectual capital emerged as the strongest predictor of fiscal education and tax payment intention, confirming its mediating role within the model. This finding extends classical intellectual capital frameworks by demonstrating their applicability beyond organizational performance and into public finance education [22], [23]. The prominence of intellectual capital suggests that ethical and immersive interventions are most effective when they contribute to sustainable knowledge structures, institutional trust, and social relationships that legitimize taxation.

The presence of significant direct effects from ethical orientation and immersive learning to fiscal education, alongside indirect effects through intellectual capital, indicates partial mediation. This pattern supports theoretical perspectives that view ethics and learning environments as both independent and synergistic drivers of pro-compliance behavior [24], [25]. Ethical orientation directly reinforces tax attitudes, while immersive learning directly enhances engagement with fiscal content; however, their combined influence is amplified when channeled through intellectual capital formation.

From a methodological standpoint, the adequate fit indices and strong psychometric properties validate the robustness of the SEM approach for analyzing complex relationships in fiscal education research. The findings are consistent with established SEM guidelines and reinforce the utility of latent variable modeling in capturing abstract constructs such as ethics and intellectual capital [26], [27]. This methodological contribution is particularly relevant for studies seeking to integrate educational, ethical, and behavioral dimensions within a single analytical framework.

Overall, the discussion underscores the relevance of an integrated ethical–immersive approach to fiscal education. By strengthening intellectual capital, such approaches contribute to the development of a sustainable tax culture grounded in ethical awareness, experiential learning, and institutional legitimacy. These results resonate with

international efforts to promote fiscal citizenship through education and support the design of evidence-based policies and training programs aimed at enhancing voluntary tax compliance [28].

5. Conclusion

This study empirically validated an ethical–immersive Structural Equation Model explaining the formation of intellectual capital in fiscal education with an emphasis on tax payment. The findings demonstrate that ethical orientation and immersive learning are complementary and statistically significant drivers of intellectual capital, which in turn plays a central mediating role in shaping favorable attitudes and intentions toward tax compliance. The results confirm that ethics is not merely a normative component of fiscal education but a structural factor that strengthens cognitive, institutional, and relational resources. Likewise, immersive learning environments enhance engagement and experiential understanding, allowing ethical principles related to taxation to be internalized in realistic and socially meaningful contexts. When these elements converge, they generate intellectual capital capable of sustaining fiscal responsibility beyond short-term instructional outcomes.

Intellectual capital emerged as the most influential determinant of fiscal education outcomes, highlighting its function as a mechanism through which ethical values and immersive experiences are transformed into durable fiscal knowledge, institutional trust, and civic commitment. The partial mediation observed indicates that ethics and immersive learning also exert direct effects, reinforcing the importance of integrating moral reasoning and experiential pedagogy into fiscal training programs.

In practical terms, the validated model offers a robust framework for designing educational interventions and public policies aimed at strengthening tax culture and voluntary compliance. By embedding ethics within immersive learning strategies that intentionally cultivate intellectual capital, fiscal education initiatives can contribute to the development of informed, responsible, and ethically grounded taxpayers.

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Annex A. Operationalization of Variables

This annex presents the conceptual and empirical definition of the variables included in the SEM, as well as their dimensions and indicators.

Table A1. Operationalization of Variables

Variable	Conceptual Definition	Dimensions	Indicators
Ethical Orientation (ETH)	Degree to which individuals internalize moral principles, fairness, and civic responsibility related to taxation	Moral obligation; Perceived fairness; Civic duty	Taxes are a moral duty; Paying taxes is fair; Tax payment benefits society
Immersive Learning (IM)	Extent to which learning occurs through realistic, engaging, and experiential environments	Realism; Engagement; Experiential reflection	Simulations resemble real life; Learning is engaging; Experiences promote reflection
Intellectual Capital (IC)	Set of human, structural, and relational resources generated through learning processes	Human capital; Structural capital; Relational capital	Fiscal knowledge; Institutional trust; Social responsibility

Variable	Conceptual Definition	Dimensions	Indicators
Fiscal Education (FE)	Educational outcomes related to understanding, acceptance, and intention to comply with tax obligations	Tax knowledge; Attitudes toward taxation; Compliance intention	Understanding tax use; Positive tax attitudes; Intention to pay taxes

Annex B. Content Validity Through Expert Judgment

Content validity was assessed using expert judgment to evaluate the relevance, clarity, and coherence of the items.

Panel of Judges

Five experts participated in the validation process, meeting the following criteria:

- Doctoral degree in education, economics, public policy, or social sciences
- Minimum of five years of experience in fiscal education, ethics, or quantitative research
- Proven experience in scale development or validation

Each judge independently evaluated the items using a four-point scale (1 = not relevant, 4 = highly relevant).

Table B1. Content Validity Results

Construct	No. of Items	Aiken's V	Decision
Ethical Orientation	6	0.89	Accepted
Immersive Learning	6	0.92	Accepted
Intellectual Capital	9	0.88	Accepted
Fiscal Education	6	0.91	Accepted

All Aiken's V coefficients exceeded the minimum acceptable value of 0.80, indicating adequate content validity. Minor wording adjustments were incorporated based on qualitative feedback from the judges to improve clarity and contextual relevance.

Annex C. Instruments and Scales

The final instrument consisted of four scales measured using a five-point Likert format (1 = Strongly disagree; 5 = Strongly agree).

C1. Ethical Orientation Scale (ETH)

- Paying taxes is a moral obligation of every citizen.
- Tax compliance reflects ethical responsibility toward society.
- Avoiding taxes is ethically unjustifiable.
- Taxes contribute to social justice and equity.
- Citizens should comply with taxes even when enforcement is weak.
- Ethical values guide my decisions regarding tax payment.

C2. Immersive Learning Scale (IM)

- The learning activities realistically simulated fiscal situations.
- Immersive environments helped me understand tax processes better.
- The simulations increased my engagement with fiscal topics.
- Learning through experience was more effective than traditional lectures.
- The activities encouraged reflection on the consequences of tax behavior.
- Immersive learning strengthened my interest in fiscal education.

C3. Intellectual Capital Scale (IC)

Human Capital

- I have acquired solid knowledge about taxation.
- I understand how taxes are collected and used.
- I feel capable of making informed fiscal decisions.

Structural Capital

- I trust public institutions responsible for tax management.
- I recognize the importance of transparent tax systems.
- Fiscal rules and procedures are clear to me.

Relational Capital

- Paying taxes strengthens social cohesion.
- Tax compliance reflects commitment to the community.
- I value cooperation between citizens and tax authorities.

C4. Fiscal Education and Tax Payment Intention Scale (FE)

- Fiscal education is essential for responsible citizenship.
- I have a positive attitude toward paying taxes.
- I consider tax payment a contribution to collective welfare.
- I intend to comply with my tax obligations in the future.
- I would discourage others from engaging in tax evasion.
- I support educational programs that promote tax compliance.