



LOVE OF MONEY AND RELIGIOSITY MODERATE THE EFFECTS OF THE TAXATION SYSTEM ON PERCEPTION OF TAX EVASION

I Putu Risky Perdana Yasa 

Faculty of Economics and Business, University of Udayana, Bali, Indonesia
riskyperdana82@yahoo.co.id

Maria Mediatrix Ratna Sari

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

Ketut Budiarta

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

I Gde Ary Wirajaya

Faculty of Economics and Business, University of Udayana, Bali, Indonesia

Abstract

This study aims to obtain empirical evidence about the effect of the taxation system on the perception of tax evasion with love of money and religiosity as a moderating variable. The populations in this study are individual taxpayers registered in all Pratama tax offices in Bali Region. Sampling was determined using the probability sampling method with proportional stratified random sampling technique. This study uses 100 research samples. The data analysis technique used is moderated regression analysis. The test results provide empirical evidence that the taxation system has a negative effect on perceptions of tax evasion. The results of subsequent tests provide empirical evidence that love of money weakens the effect of the taxation system on the perception of tax evasion. The results of the final test provide empirical evidence that religiosity weakens the effect of the taxation system on the perception of tax evasion.

Keywords: Perception of tax evasion, taxation system, love of money, religiosity



INTRODUCTION

Tax evasion is one of the factors causing the tax revenue targets are unable to achieve in Indonesia. Generally taxpayers are reluctant to pay taxes because they assume that paying taxes will reduce their income and tax is seen as a burden that will reduce their economic ability. They must set aside part of their income to pay taxes. In fact, if there is no tax obligation, the money paid for taxes can be used to increase the fulfillment of their needs. Not only companies (corporate taxpayers) who carry out tax evasion, the average rate of embezzlement of individual taxpayers is even higher than corporate taxpayers (Reskino et al, 2014).

Data obtained from the Regional Office of Bali Directorate General of Taxes shows the level of compliance of individual taxpayers in 2015-2019. Table 1 shows the compliance level of individual taxpayers in 2015-2019.

Table 1. Compliance Level of Individual Taxpayers in Pratama Tax Service
in Bali Region on 2015-2019

No	Year	Registered	Effective RIT	RIT that Submit Tax Return	Compliance
		Individual Taxpayers (RIT)			
1	2015	561.617	356.564	280.319	78,62%
2	2016	599.971	383.054	272.614	71,16%
3	2017	642.061	376.433	268.587	71,35%
4	2018	682.903	304.380	268.714	88,28%
5	2019	726.631	334.275		

Based on Table 1, it can be seen that the compliance level of individual taxpayers who are registered in Pratama tax office in Bali Region continues to increase every year. The increasing number of registered individual taxpayers is followed by an increase number of individual taxpayers who submit tax returns, so the compliance percentage of of individual taxpayers also increases each year. Increasing the percentage of taxpayer compliance is used by researchers to make it easier to get respondents because many taxpayers report their taxes. Another assumption is that the more taxpayer compliance increases, the more taxpayers will disagree with the tax evasion behavior (Paramita and Budiasih, 2016).

The phenomenon of tax evasion cases has also occurred in Indonesia. One of them is a case of tax evasion carried out by tax official Gayus Tambunan (Siregar, 2014). The Directorate General of Taxes noted the high practice of tax evasion carried out by taxpayers and the following cases of tax evasion that occurred in Indonesia are presented in Table 2.

Table 2. Tax Evasion Cases

No	Year	Tax Evasion Cases
1	2014	CM, a businessman in Sumbawa Regency submitted an inappropriate Value Added Tax (VAT) Tax Return
2	2015	The case of not depositing the collected tax and creating an illegitimate Tax Payment Slip by Palembang City Civil Servants named Nana Mardiana and Sana Masni.
3	2015	DS, Director of CV. TC in Bandung who does not deposit the collected VAT
4	2015	DP also known as AK, a commissioner from PT SEP who addressed in Tangerang Regency reduces the amount of tax with a fictitious invoice
5	2018	Albon S is suspected of advertisement tax corruption
6	2018	The head and staff of the Ambon Tax Service were caught by the Indonesia Corruption Eradication Commission (KPK) because of a bribery case
7	2019	WP is in arrears for two years with a value of Rp 4.4 billion
8	2019	Darwin Maspolim with alleged bribery cases

Sources: www.pajak.go.id and www.ortax.org

Many factors affect taxpayers' perception of tax evasion behavior. Nickerson, et al., (2009) in his research entitled "Presenting the Dimensionality of an Ethics Scale Pertaining to Tax Evasion" examines the dimensions of ethical scales in tax evasion. The results showed that tax evasion overall had three dimensions of ethical scale perception, namely justice, the taxation system, and discrimination. Followed by Suminarsasi research (2012) entitled "The Effect of Justice, Taxation System, and Discrimination on Taxpayers' Perceptions Regarding the Tax Evasion Ethics." taxation and discrimination affect the taxpayer's perception of the ethics of tax evasion. Paramita and Budiasih (2013) conducted a study which suggested that justice, taxation, and technology factors influence taxpayers' perceptions about tax evasion behavior.

Based on previous studies, the researchers chose a factor that is likely to influence taxpayers' perceptions about tax evasion behavior, namely the taxation system. According to attribution theory, individual perceptions are formed by external and internal factors (Robbins, 2009). In this study, taxpayers will behave according to their views on tax evasion which is influenced by external conditions that are related to the implementation of the taxation system.

The inconsistency of the results of these studies motivates researchers to re-examine the effect of the taxation system on perceptions of tax evasion. Murray (1990) explains that in order to reconcile conflicting results a contingency approach is needed to identify other variables that act as mediating variables or moderating variables. Contingency theory is also

known as situational theory (Putti et al., 1998: 60-61). The contingency approach confirms that there are other possible variables that act as moderating or mediating factors that affect the relationship between the independent variable and the dependent variable (Nor, 2009).

Research studies have shown that conditional factors can moderate the relationships between independent and dependent variables. There are four classifications of conditional factors, namely: culture, organizational, interpersonal, and individual (Brownell, 1982). Therefore in this study using love of money and religiosity as moderation variables based on individual factors. The use of love of money and religiosity is also influenced by theoretical reviews and opinions in previous studies on individual perceptions.

THEORY REVIEW AND HYPOTHESES DEVELOPMENT

Theory of Planned Behavior

Theory of Planned Behavior (TPB) which was developed by Icek Ajzen in 1988 is a development of Theory of Reasoned Action (TRA) which explains that behavior is carried out because individuals have the intention or desire to do so. Theory of Planned Behavior (TPB) was developed to predict behaviors that are not entirely under the control of individuals. In the Theory of Planned Behavior (TPB), a variable which has not been applied to the Theory of Reasoned Action (TRA) is added, namely perceived behavioral control. Theory of Planned Behavior (TPB) recognizes the possibility that not all behaviors are carried out fully under the control of individuals or groups, so the concept of perceived behavioral control is added to overcome these kinds of behaviors.

Theory of Planned Behavior (TPB) states that in addition to subjective attitudes and norms, a person also considers perceived behavioral control namely their ability to carry out these actions. The decision to display certain behaviors is a rational process that is directed at a particular goal and follows a sequence of thinking. The choice of behavior is considered, the consequences of each behavior are evaluated, and a decision is made whether to act or not. The decision is reflected in behavior, which according to Ajzen (1991) can often be a strong predictor of the way a person behaves in a situation or situation.

Hypotheses Development

The effect of the taxation system on taxpayers' perceptions of ethics on tax evasion is also based on situational attribution theory. Situational attribution relates a person's behavior to external factors such as the work environment or social influence (pressure) from others. So it can be interpreted that taxpayers behave in accordance with their views on tax evasion (tax

evasion) which is influenced by external conditions that are related to the implementation of the taxation system.

The better the existing taxation system, then the tax evasion behavior tends to be considered as unethical or improper behavior. Conversely, if the taxation system is not systematically between the taxpayer and the tax authorities, the tax evasion behavior is considered as behavior that tends to be ethical or reasonable. This is consistent with research conducted by Dewi and Merkusiwati (2017), Sariyani, et al (2016), Paramita and Budiasih (2016), Suminarsasi and Supriyadi (2012), Utami (2016), Maghfiroh and Fajarwati (2016), Permatasari and Laksito (2013), Silaen, et al (2015) which states that the taxation system negatively affects taxpayers' perceptions about the ethics of tax evasion. Based on the description, the hypothesis formulation in this study is:

H1: The taxation system has a negative effect on perceptions of tax evasion

A person's love of money attitude has a significant and direct influence on unethical behavior. This means that the higher the level of love of money a person has, the lower the ethical perception he has, and vice versa (Tang, 2002). Love of money is used as a moderation variable based also on the results of inconsistent research from previous studies between the taxation system and the perception of tax evasion where previous research.

H2: Love of money weakens the influence of the taxation system on the perception of tax evasion

As a key personal characteristic, the religious attitude is anticipated to influence the ethical judgment of accountants (Hunt and Vitell, 1993). There are several studies of the influence of individual religious attitudes, the higher the possibility of ethical behavior (Conroy and Emrson, 2004). Weaver and Agle (2002) see that individuals with high religiosity view that the teachings of their religion are essential truths. Therefore, the teachings of his religion will be used as a guide to all decisions, including when individuals are faced with ethical dilemmas. Religiosity is used as a moderating variable based also on the results of research that are inconsistent from previous studies.

H3: Religiosity weakens the effect of the taxation system on the perception of tax evasion

RESEARCH METHODS

The study adopted a descriptive research design. The populations in this study were all individual taxpayers registered at the Pratama Tax Office in Bali. Sampling used is the probability sampling method with proportional stratified random sampling technique. The number of respondents who became the study sample was 100 respondents. All research

hypotheses were tested using Moderated Regression Analysis (MRA) with the help of the computer program SPSS (Product Statistics and Service Solutions) 22 for Windows.

ANALYSIS AND RESULTS

Descriptive Statistics

Descriptive statistics provide a general description of each variable that shows the minimum value, the maximum value, the average value and the standard deviation. Table 3 presents the results of the descriptive statistical analysis of the data which are the research variables namely Taxation System (X), Love of Money (M1), Religiosity (M2) and Perception of Tax Evasion (Y). Descriptive statistical test results are presented in Table 3.

Table 3. Descriptive Statistics

Variables	N	Minimum	Maximum	Mean	Standard Deviation
Tax System	100	10	25	17,05	3,076
Love of Money	100	20	29	22,79	1,635
Religiosity	100	17	25	21,31	2,347
Perception of Tax Evasion	100	9	35	19,57	4,816

Variable perception of tax evasion (Y) has a value between 9-35 with an average value of 19.57. Standard deviation 4,816. This means that the standard deviation of the data against the average value is 4,816. The variable taxation system (X) has a value that has a value between 10-25 with an average value of 22.79. Standard deviation is 3.076 which means that the standard deviation of the data against the average value is 3.076. The variable love of money (M1) has a value that has a value between 20-29 with an average value of 22.79. The standard deviation is 1.635, which means that the standard deviation of the data against the average value is 1.635. The variable of religiosity (M2) has a value that has a value between 17-25 with an average value of 21.31. The standard deviation is 2.334, which means that the standard deviation of the data against the average value is 2.334.

Research Instrument Testing

Validity Test

The research instrument consisting of taxation system statement items (X), love of money (M1), religiosity (M2) and perception of tax evasion (Y) is valid. This is because the correlation

between the scores of each statement with a score of magnitude above 0.30 so that each instrument in this study can be further analyzed.

Reliability Test

The variable reliability testing was measured by Cronbach's composite and alpha reliability. The results of the Cronbach's composite and alpha reliability tests in Table 4 show that all three variables have values above 0.70 so that it can be said that all research variables are reliable.

Tables 4. Reliability Test

No.	Variables	Cronbach's Alpha	Info
1	Taxation System(X)	0,972	Reliable
2	Love of Money (M ₁)	0,832	Reliable
3	Religiosity (M ₂)	0,982	Reliable
4	Perception of Tax Evasion (Y)	0,955	Reliable

Classical Assumption Test

The classic assumption test is a statistical requirement that must be fulfilled in multiple linear regression analysis. This test aims to determine and test the feasibility of the regression model used in the study. The classic assumption test used in this study includes the normality test and the heteroscedasticity test.

Normality Test

A good regression model is a normally distributed regression. Normality test done by looking at Asymp. Sig (2-tailed). If the Asymp value. Sig (2-tailed) is more than 0.05 then H₀ is accepted and means the data distribution is said to be normal (Suyana, 2016). The results of the normality test are shown in Table 5.

Table 5. Normality Test

Kolmogorov-Smirnov	Unstandardized Residual
N	100
Asymp.Sig.(2-tailed)	0,200

Based on Table 5 above, it explains the value of Kolmogorov-Smirnov of 0.200. So it can be concluded that the regression model is normally distributed. If Asymp. Sig (2-tailed) is

greater than the level of significance used, it can be concluded that the residue of a data is said to be normally distributed and the data is said to be not normally distributed if the significance level is below 0, 05. Therefore the data can be used to do multiple linear regression and MRA test.

Heteroscedasticity Test

Heterokedastisitas test aims to test whether the regression model occurs in variance inequality from residuals to one observation to another. A good regression model is a model that does not contain symptoms of heteroscedasticity. One of the tests for the presence or absence of heteroscedasticity is the Spearman Rank correlation coefficient test. If the significance of the correlation results is less than 0.05 then the regression equation contains heteroscedasticity and vice versa means non heteroscedasticity (Suyana, 2016). Heterokedasticity test results are shown in Table 6.

Table 6. Heteroskedasticity Test

Variable	Significance
X ₁	0,705
M ₁	0,272
M ₂	0,710
Y	0,571

Based on Table 6 above, it is known that the significance value of each variable in the two regression models is greater than 0.05 so it can be concluded that the regression model in this study is free from heterokedasticity symptoms and the research equation model formed can be moderated regression test.

Moderated Regression Analysis Test

Moderated Regression Analysis (MRA) is conducted to determine whether a variable included in the study is a moderating variable. The moderation variable is an independent variable that will strengthen or weaken the relationship between the independent variable and the dependent variable. . The results of testing the effect of the taxation system on the perception of tax evasion are moderated by the variables love of money and religiosity can be seen in Table 7.

Table 7. Moderated Regression Analysis

Variables	Unstandardized		Standardized	T	Significance
	Coefficients		Coefficients		
	B	Std. Error	Beta		
(Constant)	52,315	24,552		2,123	0,036
X	-3,94	1,267	-2,516	-3,11	0,002
M ₁	-2,963	1,07	-1,006	-2,769	0,007
M ₂	1,532	0,116	0,746	13,151	0,000
X*M ₁	0,194	0,057	3,339	3,403	0,001
X*M ₂	-0,017	0,007	-0,269	-2,505	0,014
Adjusted R Square			0,728		
F test			54,005		
Significance F			0,000		

Based on Table 7 it can be seen that the magnitude of the resulting F value is 54,005 with a significance level of 0,000 less than $\alpha = 0.05$. Thus, this research model is suitable to be used to prove the hypothesis that is formed.

The adjusted R² value of 0.728 means that 72.8 percent of the variable is bound to the perception of tax evasion, which can be explained by the taxation system that is moderated by love of money and the remaining 27.2 percent religiosity is influenced by other variables not included in this research model. .

Regression coefficient (β_1) on the taxation system variable (X) of -3,940. The negative coefficient of regression indicates that if the taxation system runs well it will result in a decrease in the ethical perception of tax evasion for individual taxpayers in the Bali region assuming the other independent variables are constant.

The value of the interaction coefficient of the taxation system variable and love of money is (β_4) of 0.194. Positive regression coefficient shows that if there is an increase in the interaction of the taxation system variables and love of money, the ethical perceptions of tax evasion for individual taxpayers in the Bali region will likely increase with the assumption that the other independent variables are constant.

The value of the interaction coefficient of the taxation and religiosity system variables is (β_5) of -0.017. The negative coefficient of regression shows that if there is an increase in the interaction of the taxation system variables and religiosity then the ethical perception of tax

evasion for individual taxpayers in the Bali region will likely decrease with the assumption that the other independent variables are constant.

DISCUSSION

The first hypothesis (H1) in this study is accepted namely the taxation system has a negative effect on the perception of tax evasion. This means that the better the taxation system is applied, the behavior of tax evasion is tend to be seen as unethical behavior. The results of this study are in line with attribution theory which explains that individual perceptions in this case the perception of tax evasion can be formed by external factors as a result of the situation or environment pressure (Robbins and Judge, 2015: 103). In this study, the external factor for the intended taxpayer is the taxation system that is applied. The taxation system adopted in Indonesia in the implementation of tax collection is a self assessment system. This system requires voluntary compliance from taxpayers which can lead to great opportunities for taxpayers to commit fraud, manipulate the calculation of the amount of tax and embezzlement the amount of tax that should be paid (Hasanah and Indriani, 2013).

The second hypothesis (H2) in this study was accepted namely love of money weakens the effect of the taxation system on the perception of tax evasion. This means that the implementation of the taxation system improved but a strong level of individual love of money will increase the tax evasion ethical perception for individual taxpayers in the Bali region. The results of testing this hypothesis are consistent with research conducted by Tang and Chiu (2003) theorizing that the love of money is closely related to the concept of greed. They found that Hong Kong employees with a higher level of love for money were less satisfied with their work than their peers. Chen and Tang (2006) state that the relationship can lead to unethical behavior. Tang and Chiu (2003) also found a direct relationship between the love of money and unethical behavior among Hong Kong employees.

The third hypothesis (H3) in this study is accepted namely religiosity weakens the effect of the taxation system on the perception of tax evasion. This means that the application of an increasingly better taxation system supported by strong religiosity will reduce the ethical perception of tax evasion for individual taxpayers who carry out business activities or free work in the Bali region. The results of testing this hypothesis are consistent with research conducted by Rosianti and Mangoting (2014) and Hafizhah et al (2016) who explained that intrinsic religiosity is able to moderate the relationship between money ethics and tax evasion.

CONCLUSIONS AND SUGGESTIONS

The taxation system has a negative effect on the perception of tax evasion. These results support the first hypothesis that formulating a taxation system has a negative effect on perceptions of tax evasion. This means that if the taxation system runs well then perceptions formed from tax evasion will tend to be unethical

Love of money can moderate the relationship of the taxation system to the perception of tax evasion. These results support the second hypothesis which formulates love of money weakening the effect of the taxation system on the perception of tax evasion. This means that the application of an improved taxation system with the level of love of money in individuals will increase ethical perceptions of tax evasion behavior.

Religiosity can moderate the relationship of the taxation system to the perception of tax evasion. These results support the third hypothesis which formulates religiosity weakens the effect of the taxation system on the perception of tax evasion. This means that the application of an improved taxation system supported by strong religiosity will increase unethical perceptions of tax evasion behavior.

This study has limitations on conclusions based on perceptions of individual taxpayers registered at the Bali Pratama Tax Office only so that it cannot be generalized to all Pratama Tax Office in Indonesia. Future studies can use this research as one of the references regarding perceptions of taxpayers registered with other regional Pratama tax service offices. This study uses a self-assessment questionnaire (respondents assess themselves), so it is feared that respondents will only direct the response in a positive direction. Future research can be developed through laboratory studies (experiments) and interviews to provide more convincing research results.

REFERENCES

- Ajzen, Icek. (1991). *The Theory of Planned Behavior*. *Organizational Behavior and Human Decision Processes*. Vol 5: pp. 179-211..
- Alteer, Ahmed Mohamed, Mesbah Mohamed Ben Taher. (2013). *The Mediating Impact of Ethical Orientation on the Religiosity and Undergraduate Auditing Student Ethical Sensitivity Relationship*. *International Journal of Finance and Accounting*, 2(8): 472-477.
- Ardian, Raden Devri dan Pratomo, Dudi. (2015). *Pengaruh Taxation System dan Pemeriksaan Pajak Terhadap Penggelapan (Tax Evasion) Oleh Wajib Pajak Badan (Studi Pada KPP Pratama Wilayah Kota Bandung)*. *E – Proceeding of Management*. Vol. 2, No. 3. Hal: 3169 – 3178.
- Ardyaksa, Theo Kusuma dan Kiswanto. (2014). *Pengaruh Keadilan, Tarif Pajak, Ketepatan Pengalokasian, Kecurangan, Teknologi dan Informasi Perpajakan Terhadap Tax Evasion*. *Accounting Analysis Journal*. Vol. 3, No. 4, Hal: 475 – 484.
- Barnett, T., Bass, K., & Brown, G. (1996). *Religiosity, ethical ideology, and intentions to report a peer's wrongdoing*. *Journal of Business Ethics*, 15(11). pp: 1161-1174.
- Basri, Yesi Mutia. (2015). *Pengaruh Gender, Religiosity dan Sikap Love of Money Pada Persepsi Etika Penggelapan Pajak Mahasiswa Akuntansi*. *Jurnal Ilmiah Akuntansi dan Bisnis*, Vol. 10, No. 1, Hal: 45-54.

- Bobek, D., and Hatfield, R.C. (2003). An Investigation of Theory of Planned Behavior and the Role of Moral Obligation in Tax Compliance. *Behavioral Research in Accounting*, 15(1): 13-38.
- Chen, Y. J. and Tang, T. L. P. (2006). Attitude Toward and Propensity to Engage in Unethical Behaviour. Measurement Invariance Across Major Among University Students. *Journal of Business Ethics*, 69: 77-93.
- Conroy, S., & Emerson, T. (2004). Business ethics and religion: Religiosity as a predictor of ethical awareness among students. *Journal of Business Ethics*, 50(4). pp: 383-396.
- Damayanti, Dini, Nasir, Azwir dan Paulus, Sem. (2017). Pengaruh Keadilan, Self Assessment System, Diskriminasi, dan Kemungkinan Terdeteksinya Kecurangan Terhadap Persepsi Wajib Pajak Dalam Tindakan Penggelapan Pajak (Studi Empiris Pada Wajib Pajak Badan Yang Terdaftar Di Kpp Pratama Tampan Pekanbaru). *JOM Fekon*. Vol. 4 No. 1, Hal: 426-440.
- Deci, Edward L., Ryan Richard M. (1987). The Support Autonomy And The Control Behavior. *Journal of Personality and Psychology*, Vol 53, No. 6 :1024-1037.
- Dewi, Ni Komang Trie Julianti dan Merkusiwati, Ni Ketut Lely Aryani. (2017). Faktor-Faktor Yang Memengaruhi Persepsi Wajib Pajak Mengenai Etika Atas Penggelapan Pajak (Tax Evasion). *E-Jurnal Akuntansi Universitas Udayana*. Vol.18, No. 3, Hal: 2534-2564.
- Fatimah, Siti dan Wardani, Dewi Kusuma. (2017). Faktor – Faktor yang Mempengaruhi Penggelapan Pajak di Kantor Pelayanan Pajak Pratama Temanggung. *Jurnal Akuntansi Dewantara*. Vol. 1, No. 1, Hal: 1 – 11.
- Furgon. (2009). *Statistik Terapan Untuk Penelitian*. Bandung: ALFABETA.
- Ghozali, Iman. (2016). *Aplikasi Analisis Multivariate dengan Program SPSS*. Semarang: Badan Penerbitan Universitas Diponegoro.
- Glock, C. Y., & Stark, R.9. (1965). *Religion and Society in tension*. San Fransisco: Rand McNally.
- Gupta, N. and Shaw, J. D. (1998). Let the Evidence Speak: Financial Incentives are Effective!. *Compensation and Benefit Reviews*, 30(2): 26-32.
- Hafizhah, Ihsanul, Basri, Yessi Mutia dan Rusli. (2016). Pengaruh Etika Uang (Money Ethics) Terhadap Kecurangan Pajak (Tax Evasion) Dengan Religiosity, Gender dan Materialisme Sebagai Variabel Moderasi (Studi Pada WP OP Yang Melakukan Kegiatan Usaha Atau Pekerjaan Bebas di Pekanbaru). *JOM FEKON*. Vol.3, No.1, Hal: 1652 - 1665.
- Handyani, D. (2008). Analisis Hubungan Tingkat Kepatuhan Wajib Pajak Orang Pribadi Dengan Penerimaan Pajak Pada Kantor Pelayanan Pajak Pekanbaru Senapelan. *Jurnal Akuntansi Keuangan dan Bisnis*.
- Handyani M. A dan Cahyonowati. N. (2014). Analisis Faktor-faktor yang Memengaruhi Persepsi Wajib Pajak Mengenai Penggelapan Pajak. *Diponegoro Journal of Accounting*. Vol. 3, No. 3, Hal: 1 – 7.
- Hartono, Jogiyanto. (2013). *Metode Penelitian Bisnis: Salah Kaprah dan Pengalaman-Pengalaman Edisi Keenam*. Yogyakarta: BPFE.
- Hickman, Melissa S. (2013). Ethical Reasoning of Accounting Student: Does Religiosity Matter?. *International Journal of Business and Accounting Social Science*. Vol. 4, No. 6.
- Hunt S.D., & Vitell, S, J. (1993). The general theory of marketing ethics: A retrospective and revision. In N. C. Smith & J. A. Quelch (Eds), *Ethics in marketing*. pp 775-784. Homewood, IL: Richard D. Irwin, Inc.
- Indriyani, Mila, Nurlaela, Siti dan Wahyuningsih, Endang Masitoh. (2016). Pengaruh Keadilan, Sistem Perpajakan, Diskriminasi dan Kemungkinan Terdeteksinya Kecurangan Terhadap Persepsi Wajib Pajak Orang Pribadi Mengenai Perilaku Tax Evasion. *Seminar Nasional IENACO*. ISSN: 2337 – 4349.
- Lubis, A.I. (2010). *Akuntansi Keprilakuan*. Edisi 2. Jakarta: Salemba Empat.
- Maghfiroh, Dhinda dan Fajarwati, Diana. (2016). Persepsi Wajib Pajak Mengenai Pengaruh Keadilan, Taxation System dan Sanksi Perpajakan Terhadap Penggelapan Pajak (Survey Terhadap UMKM di Bekasi). *JRAK*. Vol. 7, No. 1, Hal : 39 – 55.
- Mitchell, T. R., & Mickel, A. (1999). The Meaning of Money: An Individual Difference Perspective. *The Academy of Management Review*. 24: 568-578.
- Mohdali, Raihana. (2011). "The Influence of Religiosity on Taxpayers' Compliance Attitudes: Empirical Evidence from a Mixed-Methods Study RAIHANA MOHDALI 1," 1–32.
- Munidewi, Ida Ayu Budhananda. (2017). Akuntabilitas Dalam Perspektif Ajaran Karma Phala Sebagai Pedoman Untuk Membangun Karakter Auditor. *Jurnal Ilmiah Akuntansi dan Bisnis*. Vol. 12, No. 1, Hal: 54-64.

- Mustikasari, E. (2007). Kajian Empiris Tentang Kepatuhan Wajib Pajak Badan Di Perusahaan Industri Pengolahan Di Surabaya. Simposium Nasional Akuntansi X. Makasar 26-28 Juli.
- Lubis, Arfan Ikhsan. (2011). Akuntansi Keperilakuan Edisi 2. Jakarta: Salemba Empat.
- Luthans, Fred. (2005). Organizational Behavior 10th Edition. Alih Bahasa: Vivin Andhika, dkk. Yogyakarta: ANDI.
- McGee, R.W. (2006). Three View on The Ethics of Tax Evasion. Journal of Bussiness. Vol. 67, No. 1, pp: 15-35.
- Mc. Gee, Robert W dan Gelman, Wendy. (2009). Opinions on the Ethics of Tax Evasion: A Comparative Study of the USA and Six Latin American Countries. Akron Tax Journal. Vol. 24, No. 3, pp: 69 – 89.
- Murray, D. (1990). The Performance Effect of Participative Budgeting: An Integration of Intervening and Moderating Variables. Behaviour Research in Accounting. Vol. 2, pp: 102-121.
- Nickerson, Inge, Pleshko dan McGee. (2009). Presenting the Dimensionality of An Ethics Scale Pertaining to Tax Evasion. Journal of Legal, Ethical and Regulatory Issues. Vol. 12, No. 1, pp:1-14.
- Paramita, A.A Mirah Pradnya dan Budiasih, I Gusti Ayu Nyoman. (2016). Pengaruh Sistem Perpajakan, Keadilan, dan Teknologi Perpajakan pada Persepsi Wajib Pajak Mengenai Penggelapan Pajak. E- Jurnal Akuntansi Universitas Udayana. Vol. 17, No. 2, Hal: 1030 – 1056.
- Permatasari, Ingrid dan Laksito, Herry. (2013). Minimalisasi Tax Evasion Melalui Tarif Pajak, Teknologi dan Infomasi Perpajakan, Keadilan Taxation System dan Ketepatan Penglokasian Pengeluaran Pemerintah (Studi Empiris pada Wajib Pajak Orang Pribadi di Wilayah KPP Pratama Pekanbaru Senapelan). Diponegoro Journal of Accounting. Vol. 2, No. 2, Hal: 1 – 10.
- Phau, L., & Kea, G. (2007). Attitudes of university students toward business ethics: A cross-national investigation of Australia, Singapore and Hong Kong. Journal of Business Ethics, 72(1). pp:61-75.
- Pulungan, Riski Hamdani, Taufik, Taufeni dan Julita. (2015). Pengaruh Keadilan, Taxation System dan Kemungkinan Terdeteksinya Kecurangan Terhadap Persepsi Wajib Pajak Mengenai Etika Penggelapan Pajak (Tax Evasion). JOM Fekon. Vol. 2, No. 1, Hal: 1 – 14.
- Putri, Harmi, Tanjung, Amries Rusli dan S, Azhari. (2017). Pengaruh Sistem Perpajakan, Diskriminasi, Kepatuhan dan Pengetahuan Perpajakan Terhadap Persepsi Wajib Pajak Mengenai Etika Penggelapan Pajak. JOM Fekon. Vol. 4, No. 1, Hal: 2045 – 2058.
- Rahayu, Siti Kurnia. (2010). Perpajakan Indonesia Edisi Pertama. Yogyakarta: Graha Ilmu.
- Reskino, Rini dan Novitasari, Dinda. (2014). Persepsi Mahasiswa Akuntansi Mengenai Penggelapan Pajak. Jurnal InFestasi. Vol. 10, No. 1 Hal: 49 – 63.
- Robbins, Stephen P., dan Judge, Timothy A. (2009). Perilaku Organisasi Edisi 12 Buku 1. Jakarta: Salemba Empat.
- Rosianti, Camelia dan Mangoting, Yenny. (2014). Pengaruh Money Ethics Terhadap Tax Evasion dengan Intrinsic dan Extrinsic Religiosity sebagai Variabel Moderating. Tax & Accounting Review. Vol. 4, No. 1, Hal: 1-11.
- Sambodo, Agus. (2015). Pajak Dalam Entitas Bisnis. Jakarta: Salemba Empat.
- Sariani, Putu, Wahyuni, Made Arie dan Sulindawati, Ni Luh Gede Erni. (2016). Pengaruh Keadilan, Sistem Perpajakan, Diskriminasi dan Biaya Kepatuhan Terhadap Persepsi Wajib Pajak Mengenai Etika Penggelapan Pajak (Tax Evasion) pada KPP Pratama Singaraja. Jurnal Akuntansi Universitas Pendidikan Ganesha. Vol. 6, No. 3.
- Silaen, Charles dan Basri, Yessi Mutia dan Azhari. (2015). Pengaruh Sistem Perpajakan, Diskriminasi, Teknologi dan Informasi Perpajakan Terhadap Persepsi Wajib Pajak Mengenai Etika Penggelapan Pajak (Tax Evasion). Jom FEKON. Vol. 2, No. 2. Hal: 1-15.
- Sugiyono. (2017). Metode Penelitian Bisnis. Bandung: Alfabeta.
- Suminarsasi, Wahyu dan Supriyadi. (2012). Pengaruh Keadilan, Taxation System dan Diskriminasi terhadap Persepsi Wajib Pajak mengenai Etika Penggelapan Pajak (Tax Evasion). Simposium Nasional Akuntansi XV Universitas Gajah Mada Yogyakarta.
- Suyana, Utama, M. (2016). Aplikasi Analisis Kuantitatif untuk Ekonomi dan Bisnis. Denpasar: CV Sastra Utama.
- Tang, T. L. P. (1992). The Meaning of Money Revisited. Journal of Organizational Behaviour, 13:197-202.
- Tang, T. L. P. (2002). Is 'The Love of Money' The Root of All Evil? Or Different Stokers for Different Folks: Lesson in 12 Countries. BRC Papers on Cross-Cultural Management. pp.1-46.
- Tang, T. and Chiu, R. K. (2003). Income, Money, Ethics, Pay Satisfaction, Commitment, and Unethical Behavior: Is the Love of Money the Root of Evil for Hong Kong Employees?. Journal of Business Ethics. 46 (1) : pp. 13-30.

Utami, Pertiwi Dessi. (2016). Pengaruh Tarif Pajak, Teknologi dan Informasi Perpajakan, dan Keadilan Taxation System Terhadap Penggelapan Pajak (Studi Empiris WPOP Yang Melakukan Kegiatan Usaha di Kota Padang). *Jurnal Akuntansi UNP*. Vol. 4, No. 1.

Weaver, G. R., Agle, B. R. (2002). Religiosity and ethical behavior in organizations : A symbolic interactionist perspective. *The Academy of Management Review*, 27(1), 77-97.

Waluyo. (2011). *Perpajakan Indonesia Edisi 10 Buku 1*. Jakarta: Salemba Empat.

Worthington, Everett L., Jr. Nathaniel G. Wade, Terry L. Hight, Michael E. McCullough, James T. Berry, Jennifer S. Ripley, Jack W. Berry, Michael M. Schmitt, Kevin H. Bursley, Lynn O'Connor. (2003). The Religious Commitment Inventory-10 :Development, Refinement, and Validation of a Brief Scale for Research and Counseling. *Journal of Counseling Psychology*, Vol. 50, No 1 :84-96.

Zain, M. (2007). *Manajemen Perpajakan*. Jakarta: Salemba Empat.

Zirman. (2015). Pengaruh Penegakan Hukum dan Gender Terhadap Penggelapan Pajak Dimediasi Oleh Moral Pajak. *AKUNTABILITAS*. Vol. 8, No. 2, Hal: 133-147.