

The Influence of Self-Assessment System, Tax Knowledge, Love of Money, and Compliance Costs on Tax Evasion with Tax Incentives as a Moderating Variable for MSME Taxpayers

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ARTICLE INFO

Article history:

Received June 2, 2024
Accepted August 23, 2024
Available online Aug 25, 2024

Keywords:

Self-Assessment System, Tax Knowledge, Love of Money, Compliance Costs, Tax Evasion, Tax Incentives



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ABSTRACT

This study aims to examine the influence of the Self-Assessment System, Tax Knowledge, Love of Money, and Compliance Costs on Tax Evasion with Tax Incentives as a Moderating Variable for MSME Taxpayers. The Theory of Planned Behavior is used as the theoretical framework in this research. This study utilizes primary data, and the sample is selected using purposive sampling, resulting in a sample from 150 respondents. The research employs quantitative data analysis with multiple linear regression and moderated regression analysis methods. The results of the study indicate that the Self-Assessment System, Love of Money, and Compliance Costs significantly increase tax evasion, while Tax Knowledge reduces tax evasion. Additionally, the presence of tax incentives has a significant impact on tax evasion behavior among MSMEs. Properly regulated tax incentives can be an effective tool to moderate and reduce tax evasion.

1. INTRODUCTION

Tax evasion, characterized by actions aimed at reducing tax burdens through the violation of applicable tax laws, continues to be a significant issue in Indonesia. This persistent problem is often linked to taxpayers' lack of diligence in accurately calculating, paying, and reporting their taxes (Anggayeni, 2023). While tax evasion can manifest in various forms, two of the most common methods include the overstatement of deductions and the understatement of income. These tactics allow taxpayers to illegally minimize their tax liabilities, undermining the integrity of the tax system.

In Indonesia, tax evasion has been documented across various sectors, reflecting the complexity and pervasiveness of this issue. One notable example is the 2022 case involving subsidized fuel transactions in Palembang, South Sumatra. This case resulted in a state loss of Rp24.4 billion, with the evasion perpetrated by PT GIPE and PT DPM from 2017 to 2018 (Wahyuni et al., 2023). Additionally, high-profile cases such as the one involving the director of PT GPS, who manipulated tax invoices and failed to pay VAT over a four-year period from 2010 to 2014, resulting in a substantial fine of Rp40.7 billion, underscore the ongoing challenges faced by the tax authorities (Wahyuni et al., 2023). These examples are not isolated incidents but rather indicative of a broader trend that affects various sectors, including those not typically associated with tax evasion, such as the micro sector.

In the micro sector, tax evasion is also rampant among agricultural producers and small food enterprises, illustrating that the problem is not confined to large corporations or wealthy individuals. This issue becomes particularly complex when considering Micro, Small, and Medium Enterprises (MSMEs). MSMEs play a crucial role in Indonesia's economy, contributing significantly to employment and GDP. However, despite their potential to enhance tax revenue, MSMEs often face numerous challenges in fulfilling their tax obligations. These challenges include limited financial resources, inadequate tax knowledge, and the high costs associated with tax compliance. As a result, tax evasion within this sector remains a significant concern that warrants closer examination (Ernest et al., 2022).

Research on tax evasion has identified several key factors that influence taxpayers' behavior, particularly within the MSME sector. These include the self-assessment system, tax knowledge, love of

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money, and compliance costs. The self-assessment system, which entrusts taxpayers with the responsibility to calculate, pay, and report their taxes, has been both praised for its efficiency and criticized for its susceptibility to abuse. Taxpayers' perception of the system's leniency can lead to non-compliance, as individuals may feel they have the option to underreport their income or even avoid registering as taxpayers (Dewi & Sari, 2022). Some studies have found that the self-assessment system can indeed have a significant positive impact on tax evasion behavior, highlighting the need for a deeper understanding of this relationship (Murtin et al., 2023; Azhar et al., 2023).

Tax knowledge is another critical factor influencing tax compliance (Utari et al., 2017). A well-informed taxpayer is more likely to understand and fulfill their tax obligations, reducing the likelihood of tax evasion (Ghani et al., 2020). However, many MSME operators lack the necessary tax knowledge, which contributes to higher rates of non-compliance. Additionally, the psychological and ethical aspects of tax behavior cannot be overlooked. For instance, an excessive love of money can drive individuals to engage in unethical behaviors, such as tax evasion. This phenomenon, often described as greed, is particularly relevant in the context of taxation, where individuals may justify their actions by prioritizing personal financial gain over civic responsibilities (Khoerunnisa, 2021).

Compliance costs, the expenses associated with meeting tax obligations, also play a significant role in shaping tax behavior. High compliance costs can deter taxpayers from complying with tax regulations, particularly among small business operators with limited resources (Jaendry, 2022). The relationship between compliance costs and tax evasion is well-documented, with previous studies indicating that higher compliance costs are associated with lower levels of tax compliance (Ghani et al., 2020). For MSMEs, managing these costs can be particularly challenging, further complicating their ability to comply with tax laws.

Despite the insights provided by existing research, there remains a significant gap in understanding how these factors—self-assessment system, tax knowledge, love of money, and compliance costs—interact, particularly in the context of tax incentives. Tax incentives, designed to reduce the tax burden and encourage compliance, are a critical aspect of tax policy. However, their effectiveness in moderating the relationship between the aforementioned factors and tax evasion behavior among MSMEs has not been fully explored. This gap in the literature leaves an important question unanswered: How do tax incentives influence the interaction of these variables in shaping tax compliance behavior among MSMEs?

The urgency of addressing tax evasion among MSMEs has become more pronounced in the post-pandemic economic environment. As MSMEs navigate the challenges of economic recovery, they face increasing pressures to comply with tax obligations. Recent studies and diverse references indicate that MSMEs are particularly vulnerable to tax evasion due to their limited resources, high compliance costs, and varying levels of tax knowledge (Jaendry, 2022; Ghani et al., 2020). Understanding these dynamics is crucial for informing more effective tax policies and interventions that can support MSMEs in meeting their tax obligations while also contributing to the broader goal of enhancing tax compliance.

This study seeks to fill these gaps by examining how tax incentives interact with the self-assessment system, tax knowledge, love of money, and compliance costs to influence tax evasion behavior among MSMEs. By offering a comprehensive analysis of these interactions, the study aims to contribute to the development of policies that can enhance tax compliance in this vital sector of the economy. The findings are expected to provide valuable insights for both academics and policymakers, offering a deeper understanding of the factors that drive tax evasion among MSMEs and informing the design of more effective tax policies that address the specific challenges faced by this sector.

2. METHODS

This research employs a quantitative approach with an explanatory research method. Data for this study was collected using a survey method with a structured questionnaire. Respondent selection utilized purposive sampling, targeting individuals who met specific criteria to provide relevant and insightful information for the study (Bougie & Sekaran, 2020). The study focused on individual taxpayers engaged in business activities with an annual turnover below Rp4,800,000,000, as outlined in Government Regulation No. 23 of 2018. The study was conducted in the Blimbing District of Malang City, chosen due to its economic diversity and significant concentration of small and medium-sized enterprises (SMEs), which are representative of the broader population under study.

Sampling Strategy

The purposive sampling method was chosen to ensure that the sample accurately reflects the population of interest, particularly focusing on taxpayers within the specified income bracket and geographic location. The selection criteria included business owners who are actively engaged in day-to-

day operations and are directly responsible for managing their tax obligations. This approach was intended to provide a detailed and contextually relevant understanding of the factors influencing tax compliance behaviors among SMEs in this district.

Justification for Location

Blimbing District was selected as the study location due to its strategic importance within Malang City, known for its vibrant economic activities and a high concentration of SMEs. This district provides a microcosm of the challenges and opportunities faced by small businesses in urban Indonesia, making it an ideal setting to explore the dynamics of entrepreneurial bricolage and tax compliance.

Data Collection Process

The data collection process involved the administration of 150 questionnaires to eligible respondents. The questionnaire was carefully developed based on an extensive review of existing literature and previous research findings related to tax compliance and SME behavior. To enhance the reliability and validity of the instrument, a pilot test was conducted with a small subset of the target population, and necessary adjustments were made based on the feedback received.

Likert Scale Justification

A Likert scale ranging from 1 to 4 was used to measure respondents' perceptions across various variables. The decision to use a 4-point scale, as opposed to the more common 5- or 7-point scales, was driven by the need to minimize respondent bias and encourage decisive answers. The scale was designed to avoid the "neutral" middle option, thereby compelling respondents to indicate a clear stance on each item. A score of 4 indicated "Strongly Agree" (SA), 3 for "Agree" (A), 2 for "Disagree" (D), and 1 for "Strongly Disagree" (SD).

Data Analysis

Data analysis was conducted using a multiple linear regression model (Moderated Regression Analysis) after fulfilling classical assumption tests, including normality, multicollinearity, heteroskedasticity, and autocorrelation tests using SPSS (Statistical Package for Social Science). The model aimed to identify and quantify the impact of various factors on tax compliance, with four independent variables, one dependent variable, and one moderating variable.

The average index values of respondents' answers for the tax evasion variable were 42.4%, the self-assessment system variable was 42.85%, the tax knowledge variable was 82.40%, the love of money variable was 42.64%, the compliance cost variable was 40.97%, and the tax incentive variable was 85.08%, categorized accordingly. The average assessment index for the self-assessment system, love of money, compliance cost, and tax incentive variables indicated a low category. Meanwhile, the tax knowledge and tax incentive variables showed a good assessment category.

3. RESULTS AND DISCUSSIONS

Validity and Reliability Test

Table 1 shows the results of the research instrument test. This table indicates that all indicators of the research constructs have a significance of $0.00 < 0.05$. This means that all statements used in the questionnaire are valid. In addition, the reliability of the research instrument was assessed using Cronbach's alpha. The reliability test results indicate that all constructs have Cronbach's alpha values above 0.60. This implies that all variables used in this study are reliable.

Table 1. Results of research instrument test

Code	Sig. (2-tailed)	Validity	Cronbach's Alpha	Reliability
Self-assessment system			0,845	Reliable
X1.1	0.00	Valid		
X1.2	0.00	Valid		
X1.3	0.00	Valid		
X1.4	0.00	Valid		
X1.5	0.00	Valid		
X1.6	0.00	Valid		
X1.7	0.00	Valid		
Tax Knowledge			0,835	Reliable

Code	Sig. (2-tailed)	Validity	Cronbach's Alpha	Reliability
X2.1	0.00	Valid		
X2.2	0.00	Valid		
X2.3	0.00	Valid		
X2.4	0.00	Valid		
X2.5	0.00	Valid		
X2.6	0.00	Valid		
X2.7	0.00	Valid		
Love of Money			0,791	Reliable
X3.1	0.00	Valid		
X3.2	0.00	Valid		
X3.3	0.00	Valid		
X3.4	0.00	Valid		
X3.5	0.00	Valid		
X3.6	0.00	Valid		
X3.7	0.00	Valid		
Compliance Cost			0,788	Reliable
X4.1	0.00	Valid		
X4.2	0.00	Valid		
X4.3	0.00	Valid		
X4.4	0.00	Valid		
X4.5	0.00	Valid		
X4.6	0.00	Valid		
Tax Evasion			0,847	Reliable
Y1	0.00	Valid		
Y2	0.00	Valid		
Y3	0.00	Valid		
Y4	0.00	Valid		
Y5	0.00	Valid		
Y6	0.00	Valid		
Y7	0.00	Valid		
Tax Incentives			0,853	Reliable
Z1	0.00	Valid		
Z2	0.00	Valid		
Z3	0.00	Valid		
Z4	0.00	Valid		
Z5	0.00	Valid		
Z6	0.00	Valid		
Z7	0.00	Valid		
Z8	0.00	Valid		

Normality test

Data normality testing was obtained using the One Sample Kolmogorof-Smirnov Test which is presented in [Table 2](#) below:

Table 2. Kolmogorov-Smirnov Result Test

Model Structure	Asymp. Sig.(2-tailed)	Information
Model 2	0,200	Normal

From the test results, the Sig. (2-tailed) value obtained is 0.200 or greater than 0.05. Therefore, the H0 hypothesis is accepted, concluding that the normality assumption is fulfilled.

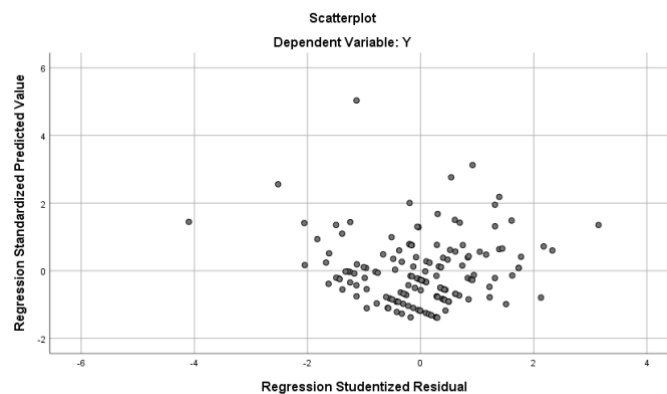
Multicollinearity Test

Table 3 Multicollinearity Test Results

Variabel	Collinearity Statistics	
	Tolerance	VIF
X1	0,363	2,754
X2	0,389	2,570
X3	0,551	1,816
X4	0,524	1,908
Z	0,602	1,662

Based on the test results in [Table 3](#), it is found that all tolerance values are > 0.1 and VIF values are < 10 . It can be concluded that there is no multicollinearity among the independent variables.

Heteroskedasticity Test



From the testing results, it is found that the scatterplot diagram is spread above and below the number 0 and does not form a specific pattern. This test result indicates that there is no heteroskedasticity present.

Hypothesis testing

To determine the contribution of the independent variables, namely Self-Assessment System, Tax Knowledge, Love of Money, and compliance costs, to the dependent variable (Tax Evasion), as well as the influence of moderation variables in the relationship between independent and dependent variables, the R-squared value is used.

Table 4. Correlation and Determination Coefficient

R	R Square	Adjusted R Square
0,832	0,693	0,673

The coefficient of determination is used to calculate the extent of influence or contribution of the independent variables on the dependent variable. From the analysis in [Table 4](#), an adjusted R-squared (coefficient of determination) of 0.673 was obtained. This means that 67.3% of the Tax Evasion variable will be influenced by its independent variables used in this study. The remaining 32.7% of the Tax Evasion variable will be influenced by other variables not discussed in this study.

[Table 5](#) presents the Moderated Regression Analysis (MRA) which examines the role of tax incentives in moderating the relationship between the Self-Assessment System, Tax Knowledge, Love of Money, and compliance costs on tax evasion.

Table 5. Result of moderated regression

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8,849	3,171		2,790	0,006
	X1	0,256	0,085	0,251	3,000	0,003
	X2	-0,282	0,081	-0,281	-3,478	0,001
	X3	0,263	0,074	0,240	3,533	0,001
	X4	0,252	0,085	0,206	2,956	0,004
	Z	0,031	0,058	0,035	0,537	0,592
2	(Constant)	-46,014	13,334		-3,451	0,001
	X1	1,222	0,436	1,199	2,802	0,006
	X2	1,327	0,401	1,322	3,305	0,001
	X3	1,742	0,401	1,592	4,345	0,000
	X4	-0,672	0,421	-0,548	-1,593	0,113
	Z	2,073	0,497	2,338	4,171	0,000
	X1Z	-0,037	0,016	-0,863	-2,255	0,026
	X2Z	-0,059	0,015	-2,534	-3,978	0,000
	X3Z	-0,055	0,015	-1,194	-3,747	0,000
	X4Z	0,033	0,016	0,595	2,093	0,038

The test results indicate that the regression coefficients show that an increase in the Self-Assessment System, Love of Money, and Compliance Costs each increase tax evasion, while an increase in Tax Knowledge decreases tax evasion. Tax incentives weaken the relationship between the Self-Assessment System, Tax Knowledge, and Love of Money with tax evasion, but strengthen the relationship between Compliance Costs and tax evasion.

Discussion

The research findings are consistent with literature indicating that variables such as the self-assessment system, tax knowledge, love of money, compliance costs, and tax incentives significantly influence tax evasion behavior among SMEs. The first hypothesis was supported, showing that the Self-Assessment System has a significant positive impact on tax evasion. This aligns with existing literature suggesting that this system often increases the risk of tax evasion. According to the Theory of Planned Behavior (TPB), under the Self-Assessment System, a high perception of behavioral control can increase the intention to evade taxes due to taxpayers feeling greater control over their tax reporting. Without supportive attitudes and subjective norms favoring tax compliance, reduced subjective norms can lessen feelings of guilt or pressure to comply.

The implementation of the Self-Assessment System can also be viewed as a laxity in the tax system, empowering taxpayers to determine their own tax liabilities within legal frameworks. In this context, the system may facilitate tax evasion practices, such as inaccurate reporting, driven by inadequate government socialization or perceptions of inadequate compensation. The findings also support previous research indicating that the Self-Assessment System increases the risk of tax evasion (Murtin *et al*, 2023; Azhar *et al*, 2023).

Tax knowledge has a negative impact on tax evasion, consistent with literature stating that a good understanding of taxation can enhance compliance and reduce tax evasion (Ghani *et al*, 2020). Tax knowledge includes taxpayers' understanding of their rights and obligations within the tax system. Taxpayers who understand this are more likely to be aware of their obligations and understand the legal and moral consequences of tax evasion.

Based on the Theory of Planned Behavior (TPB), which emphasizes that behavior is influenced by attitudes, subjective norms, and perceived behavioral control, tax knowledge plays a crucial role in shaping

taxpayers' attitudes and intentions regarding tax compliance. This knowledge relates to control beliefs about its benefits and evaluations of tax regulation understanding that can influence taxpayers' decisions to comply with tax laws and avoid tax evasion. This study supports previous research in Malaysia showing that tax knowledge positively affects tax compliance (Ghani *et al*, 2020), as well as other studies indicating that tax knowledge negatively influences the desire to engage in tax evasion (Aji *et al*, 2021).

Furthermore, the variable love of money has a positive influence on tax evasion. This finding indicates that the higher individuals' love for money, the more likely they are to engage in tax evasion practices. Individuals with a high love of money tend to prioritize wealth accumulation over ethical values and adherence to the law, even if it involves breaking legal or social norms. Love of money is considered a significant factor influencing behavior in tax compliance decisions. Individuals who highly value money may see tax evasion as an effective means to increase wealth because money is viewed as a tool to achieve social status, happiness, and respect within their environment. Additionally, social norms support this behavior; individuals with a love of money interact with groups or environments that share similar views, potentially reducing feelings of guilt or pressure to comply. This research supports the finding that love of money can increase unethical tendencies, as a strong desire to acquire wealth leads individuals to disregard laws and ethics in pursuit of financial gains through tax evasion (Karlina, 2020).

The variable compliance costs have a positive impact on tax evasion. This result is consistent with literature suggesting that high compliance costs can drive taxpayers to avoid tax obligations (Jaendry, 2022). When the costs of complying with tax obligations are too high, taxpayers may seek ways to reduce this burden, becoming a significant barrier to tax compliance, including engaging in tax evasion. The high costs of compliance, in terms of time, money, and effort required in the tax compliance process, can make it feel more difficult, leading taxpayers to seek ways to avoid these obligations, thereby shifting taxpayers' attitudes negatively towards tax compliance. This perception enhances the perceived behavioral control over tax evasion as seen as the only way to reduce financial burdens.

The interaction of moderation variables shows that the interaction between the Self-Assessment System and Tax Incentives has a negative impact, indicating that tax incentives can reduce the positive impact of the Self-Assessment System on tax evasion. This suggests that the presence of tax incentives can provide additional incentive for taxpayers to report taxes more honestly, even though taxpayers have significant control over the tax system. The interaction of tax knowledge and tax incentives and the interaction between love of money and tax incentives show that tax incentives reinforce the negative effects of tax knowledge and reduce the positive impact of love of money on tax evasion. This confirms that properly designed tax incentives can reduce individuals' motivation to engage in tax evasion, as they are more likely to comply with tax regulations when significant incentives are available. Furthermore, the interaction between compliance costs and tax incentives has a positive impact, indicating that the presence of tax incentives can reduce the barrier of compliance costs to tax compliance. This suggests that when tax incentives are available, the costs required to comply with tax regulations may no longer be a significant barrier for taxpayers to comply with their obligations.

Overall, these findings highlight the importance of tax incentives in altering tax compliance behavior. Effective incentives not only reduce motivation for tax evasion but also minimize barriers such as compliance costs, thereby encouraging taxpayers to be more compliant with their tax obligations.

4. CONCLUSION

This study aimed to explore the perceptions of Self-Assessment System, tax knowledge, love of money, and compliance costs on tax evasion, with tax incentives as a moderating variable among SME taxpayers. The results indicate that the Self-Assessment System significantly influences tax evasion positively. This system increases the risk of tax evasion by granting flexibility to taxpayers and reducing direct government supervision, thereby heightening the risk of tax evasion.

Tax knowledge enhances taxpayer compliance and reduces tax evasion behavior. Higher tax knowledge correlates with lower tax evasion, as taxpayers tend to be more aware of the legal and moral consequences of tax evasion.

The higher an individual's love of money, the more likely they are to engage in tax evasion practices. Individuals with a high love of money view tax evasion as an effective way to maintain or increase wealth, even if it means violating laws or social norms.

Higher compliance costs lead to a greater inclination towards tax evasion. The high costs involved in tax compliance can make it more difficult for taxpayers to comply, thereby increasing their intent to evade taxes.

Tax incentives under Regulation PP 55 of 2022 as a moderating variable shape beliefs and strengthen intentions to comply while reducing tax evasion when applied appropriately. Poor understanding of tax incentives, however, may minimize their impact.

5. ACKNOWLEDGE

Using the Theory of Planned Behavior (TPB), efforts should focus on appropriate interventions aimed at reducing tax evasion. In the context of TPB, policies targeting tax evasion reduction should concentrate on three main components: attitude, subjective norms, and perceived behavioral control. The findings of this research can inform compliance with tax obligations among SMEs. This study contributes to existing literature by highlighting that tax incentives, when properly regulated, can effectively moderate and reduce tax evasion. With good and up-to-date tax understanding and knowledge, SME stakeholders can maximize government policies to their fullest extent. The Indonesian government needs to optimize socialization and training efforts to enhance tax compliance and effectively reduce tax evasion in the SME sector based on these findings.

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