

THE INFLUENCE OF TAX UNDERSTANDING, SYSTEM MODERNIZATION, AND LOVE OF MONEY ATTITUDES ON TAX EVASION AMONG INDIVIDUAL TAXPAYERS REGISTERED AT KPP PRATAMA CIBITUNG



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Abstract

This research aims to understand the extent to which taxation understanding, the level of tax system modernization, and attitudes toward money influence taxpayers' tendency to engage in tax evasion. This quantitative descriptive research method utilizes a data collection approach based on questionnaires distributed online via Google Forms to taxpayers registered at KPP Pratama Cibitung. A total of 100 responses were obtained from the questionnaire distribution. Subsequently, the questionnaire data were analyzed using t-tests and multiple linear regression using SPSS version 26.0 to ascertain their impacts. This study reveals that taxation understanding, system modernization, and love of money attitudes positively influence tax evasion actions conducted by individual taxpayers registered at KPP Pratama Cibitung. The tax authorities need to enhance education programs on the taxation system for taxpayers, focusing on understanding tax obligations and their consequences. Despite the modernization of the tax administration system, tax authorities need to continue innovating to improve its effectiveness. Further evaluation of the existing system may be necessary to identify areas that can be enhanced or improved. Additionally, introducing new features that can make tax evasion practices more difficult may also be necessary.

Keywords: Understanding Taxation, System Modernization, Love of Money, Tax Evasion

INTRODUCTION

As a developing country, the largest source of revenue for the Indonesian government comes from the tax sector. Without tax revenue, all development efforts that the country aims to realize would be difficult to achieve (Budiarto, 2022). Taxes are mandatory contributions that citizens must pay to the state treasury following applicable tax regulations (Dewi & Irawati, 2022). Although the benefits of tax payments may not be directly felt by each individual, taxes help maintain economic stability and provide funds to support various development activities and project initiatives implemented by the government. Tax regulations in Indonesia are governed by Law No. 16 of 2009.

In realizing national development, the public plays an important role by paying taxes in accordance with the laws established by the government. Based on the General Provisions and Tax Procedures Law (Law No. 7, 2021), timely tax payments and compliance with prevailing regulations allow citizens to make significant contributions to creating a better environment. Therefore, taxes are vital for the existence of the state, as without them, most state activities would be hindered (Najicha, 2022). Taxes also play a crucial role in the State Budget because almost 80% of state revenue comes from taxes (Manrejo, 2016).

The central government has made various efforts to address the COVID-19 pandemic, particularly in the economic sector. The government has provided social assistance (bansos) and offered several tax incentives, including incentives for Article 21 income tax, import Article 22 income tax, installment Article 25 income tax, VAT incentives, MSME tax incentives, and final construction service income tax incentives. The reduction in public consumption, increase in unemployment rates, decline in business performance, and shift in public behavior towards digital media have disrupted Indonesia's tax system (Nanda Widiiswa et al., 2021). It is hoped that taxpayers registered at the Pratama Tax Office in Cibitung will fulfill their duties as income recipients.

Information regarding the compliance rate of individual taxpayers in submitting their Annual Tax Returns (SPT) at the Pratama Tax Office in Cibitung from 2019 to 2022 is presented in Table 1.

Table 1.

Level of Compliance in Submitting Annual Tax Returns for Individual Taxpayers at KPP Pratama Cibitung 2019-2022

Year	Number of Individual Taxpayers	SPT Submission Target	Realization of SPT Submission
2019	28.167	9.424	1.979
2020	80.467	11.654	1.839
2021	89.161	12.617	2.145
2022	98.991	17.321	3.373

Source: Pratama Tax Office, Cibitung 2023

Table 1. shows that the number of individual taxpayers at the Pratama Tax Office in Cibitung increases every year. In 2019, the target for tax return submissions was 9,424, but the actual submissions were only 1,979, with 28,167 registered taxpayers. In 2020, the number of taxpayers rose to around 80,467, and the target for tax return submissions was increased to 11,654, but the actual submissions dropped to 1,839. In 2021, the number of taxpayers further increased to 89,161, with a target of around 12,617 and actual submissions of 2,145. In 2022, the number of individual taxpayers grew to 98,991, with a slightly higher target of 17,321, but actual submissions only reached 3,373.

Non-compliance in tax payments can take the form of tax evasion and tax avoidance (Dwitia et al., 2020). These two factors have serious impacts on the country's tax revenue and can disrupt the balance and fairness of the tax system. According to Meidita & Ngadiman (2020), the failure to meet tax collection goals is due to illegal tax evasion or avoidance by taxpayers. The main reason taxpayers prefer tax evasion over tax avoidance is that the latter requires extensive knowledge and competence in the field to find legal loopholes to reduce tax burdens without the help of tax consultants. Consequently, taxpayers tend to choose tax evasion because it is easier, even though it is illegal (Effendi & Sandra, 2022).

Tax evasion is also unethical as it involves reducing tax liabilities by breaking the law (Karlina, 2020). This behavior harms not only the state but also the public who rely on tax-funded services (Azhari et al., 2022). One notable case of tax evasion in Indonesia occurred in 2023, as reported by the Directorate General of Taxes (DJP) on Thursday, April 13, 2023. The defendant, AK alias VA alias H, through PT Kencana Multi Indonesia, deliberately

issued and used false tax invoices, tax collection receipts, and tax payment proofs that were not based on actual transactions as stipulated in Article 39A(a) of the General Tax Provisions and Procedures Law (UU KUP) for the 2019 to 2021 tax years (Liputan6.com).

Knowledge about taxes is a key factor driving taxpayers to engage in tax evasion (Auliana & Muttaqin, 2023). Understanding tax regulations helps taxpayers comply with tax procedures, including tax payments, preparing tax returns, and related activities. If taxpayers have a good understanding of tax laws, they are less likely to evade taxes, realizing the importance of compliance and its consequences (Emilia, 2022). According to Handayani & id (2019), late payment of tax obligations or last-minute tax payments indicates a lack of understanding of the significance and importance of taxes. This is supported by Dewi & Irawati (2022), who found that higher tax knowledge among taxpayers reduces tax evasion.

The likelihood of tax evasion is directly influenced by the effectiveness of tax administration (Dewi & Irawati, 2022). The tax collection system has shifted from official assessment to self-assessment (Siregar et al, 2024). Modernizing tax administration through information technology and online services improves efficiency and convenience for taxpayers (Apriyani et al., 2023). Research by Lia Syafitri & Rizal (2022) and Fathani & Apollo (2020) indicates that further improvements in tax administration will facilitate exclusive compliance through the Pratama Tax Office, enhancing tax compliance via e-filing or e-SPT provided by DJP and reducing tax avoidance.

A strong desire for money, known as a "love of money," refers to an individual's drive for financial gain (R. Lestari et al., 2022). Excessive love of money drives tax evasion (Asih & Dwiyanti, 2019). According to Lestari & Sofie (2023), a love of money indicates an excessive dependence on money, leading individuals to avoid paying taxes. Research by Fuadi et al. (2023) and Sastrawan et al. (2021) confirms that there is a positive relationship between love of money and tax evasion, suggesting that individuals with a strong desire for money are more likely to engage in tax evasion.

RESEARCH METHOD

Measurement Operational Variables

In this study, there are two types of variables measured, namely independent variables and dependent variables. The independent variables are taxation understanding, system modernization, and love of money attitude, while tax evasion serves as the dependent variable. The table below presents the indicators used for each variable in this study.

Table 2.
Variables and Indicators

No	Variables	Indicators	Sub Indicators	Skala
1.	Tax Understanding (Ardi et al., 2016) in (B. A. S. W. Handayani & id, 2019)	<ol style="list-style-type: none"> 1. Tax regulations 2. Taxpayer actions 3. Benefits of paying taxes 4. Tax Penalties 	<ol style="list-style-type: none"> 1. Understanding the provisions related to applicable taxation obligations. 2. Always paying taxes. 3. The benefits received from the government as a return for the income tax payments made have been appropriate. 4. Understanding and comprehending tax penalties. 5. Understanding the current taxation system (calculating, accounting for, paying, and reporting on my own). 	Likert
2.	System Modernization (Fathani & Apollo, 2020)	<ol style="list-style-type: none"> 1. e-SPT and e-Filing. 2. Tax officers routinely conduct tax audits. 3. Tax officers routinely conduct tax education. 	<ol style="list-style-type: none"> 1. NPWP registration through e-registration is easier. 2. Tax reporting through e-SPT and e-filing is very effective. 3. The Directorate General of Taxes routinely conducts tax audits. 4. The Directorate General of Taxes always disseminates information if there are regulatory changes. 	Likert

		4. Tax officers are always ready to assist.	5. Tax officers can provide information well according to what taxpayers need.	
3.	Love Of Money Attitudes (Lestari et al., 2022)	1. Money is the primary factor in life. 2. Saving is important. 3. Money is not important. 4. Money provides power and freedom. 5. Money is a source of happiness.	1. Money strengthens the motivation to work harder. 2. Feeling at ease after paying taxes with earned income. 3. Money is the primary source of happiness. 4. Unwilling to see money diminish to pay taxes.	Likert
4.	Tax Evasion (B. D. Handayani & Friskianty, 2014) in (Ervana, 2019)	1. Not reporting SPT. 2. Reporting SPT incorrectly. 3. Misusing NPWP. 4. Not depositing collected taxes.	1. Ethical tax evasion is conducted. 2. Always submitting SPT on time. 3. Depositing taxes based on the actual amount. 4. Not using NPWP following the provisions. 5. Submitting SPT with complete calculations.	Likert

Source: Developed by the authors (2024)

Hypotheses Development

Tax Understanding and Tax Evasion

It is stated that taxation understanding will influence tax evasion among individual taxpayers in KPP Pratama Cibitung, and this hypothesis is supported by Asri Novia Dewi & Wiwit Irawati in their article titled "The Influence of Taxation Understanding, Justice, and Tax Technology on Tax Evasion Behavior" state that taxation understanding has a positive effect on tax evasion behavior and Dwi Auliana & Ibnu Muttaqin in their article titled "The Influence of Religiosity, Taxation Understanding, Tax Rates, Discrimination, and Tax Justice on Tax Evasion" state that taxation understanding will have a negative effect on tax evasion.

H1: Tax Understanding has a significant effect on the Tax Evasion

System Modernization and Tax Evasion

It is stated that the modernization of tax administration system will influence tax evasion among individual taxpayers in KPP Pratama Cibitung, and this hypothesis is supported by Novika Lia Syafitri and Syamsu Rizal in their article titled "The Influence of Modernization of Tax Administration System and Implementation of Good Corporate Governance on Illegal Tax Evasion" state that the implementation of modernization of tax administration system will have a significant positive effect on illegal tax evasion and Luh Ika Apriyani, Ni Ketut Muliati, and I Wayan Budi Satriya in their article titled "The Influence of Tax Rates, Modernization of Tax Administration, and Tax Justice on Tax Evasion Tendency" state that the modernization of tax administration has a negative effect on tax evasion tendency.

H2: System Modernization has a significant effect on Tax Evasion

Love of Money Attitudes and Tax Evasion

It is stated that the love of money attitude will influence tax evasion among individual taxpayers in KPP Pratama Cibitung, and this hypothesis is supported by Agus Fuadi, Dian Sulistyorini Wulandari & Dian Sukma Lestari in their article titled "Love of Money, Religiosity, and Tax Understanding on Tax Evasion" state that the love of money has a positive and significant effect on tax evasion and Reski Lestari, Junaidi Junaidi & I Ketut Patra in their article titled "The Influence of Machiavellian Religiosity and Love Money on Tax Evasion" state that the love of money attitude has a negative effect on tax evasion.

H3: Love of Money Attitudes has a significant effect on the Tax Evasion

RESULTS AND DISCUSSION

Descriptive Statistic

The primary data indicates that the research respondents consist of taxpayers aged between 31-35 years old, with the majority having a high school diploma or equivalent education level, and reporting a monthly net income of around Rp5,000,000 - Rp10,000,000.

Validity Test

Validity indicates the level of accuracy of data in the research. The test is conducted using Pearson Product Moment correlation, where if the r -value $>$ r -table, the data is considered valid. The significance level is determined with $\alpha = 0.05$. Below are the validity test results:

Table 3.
Validity Test Results

Variables	Indicators Code	Validity		Information
		r count	r table	
X1 Tax Understanding	X1.1	0.836	0.1966	Valid
	X1.2	0.725	0.1966	Valid
	X1.3	0.797	0.1966	Valid
	X1.4	0.749	0.1966	Valid
	X1.5	0.770	0.1966	Valid
X2 System Modernization	X2.1	0.694	0.1966	Valid
	X2.2	0.737	0.1966	Valid
	X2.3	0.733	0.1966	Valid
	X2.4	0.677	0.1966	Valid
	X2.5	0.736	0.1966	Valid
X3 Love of Money Attitude	X3.1	0.761	0.1966	Valid
	X3.2	0.718	0.1966	Valid
	X3.3	0.662	0.1966	Valid
	X3.4	0.708	0.1966	Valid
	X3.5	0.601	0.1966	Valid
Y Tax Evasion	Y.1	0.652	0.1966	Valid
	Y.2	0.639	0.1966	Valid
	Y.3	0.574	0.1966	Valid
	Y.4	0.632	0.1966	Valid
	Y.5	0.701	0.1966	Valid

Source: Results analyzed Using SPSS 26.0

Based on Table 3, the validity test results show that for all four variables, the calculated r-value is greater than the table r-value (r-table) of 0.1966. Therefore, all four variables, comprising a total of 20 question indicators, are deemed **valid**.

Reliability Test

Reliability refers to the consistency and predictability of a measurement tool. Testing is conducted using Cronbach's Alpha, where the minimum acceptable value is 0.6 or higher. If the resulting value exceeds 0.6, then the questionnaire is considered reliable.

Table 4.
Reliability Test Results

Variables	Cronbach's Alpha Value	Condition	Information
X1	0.834	> 0.6	Reliable
X2	0.761	> 0.6	Reliable
X3	0.715	> 0.6	Reliable
Y	0.618	> 0.6	Reliable

Source: Results Analyzed Using SPSS 26.0

Reliability Test Results for the variables Understanding of Taxation (X1), Modernization of Tax Administration System (X2), Love of Money Attitude (X3), and Tax Evasion (Y) indicate Cronbach's Alpha values of 0.834, 0.761, 0.715, and 0.618 respectively, all above 0.6. Therefore, these variables can be considered **reliable**.

Normality Test

The normality test in this study employs the One-Sample Kolmogorov-Smirnov (K-S) test. Decisions are made by comparing the Asymp-Sig. (2-tailed) value with alpha (α), which is set at 0.05. If the Asymp-Sig. (2-tailed) value > 0.05, the data is considered normal (Sugiyono, 2022)

Table 5.
Results of Normality Test Data

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	100

Normal Parameters ^{a,b}	Mean	0.00
	Std. Deviation	1.33
Most Extreme Differences	Absolute	0.058
	Positive	0.057
	Negative	-0.058
Test Statistic		0.058
Asymp. Sig.(2-tailed)		.200^c

Source: Results Analyzed Using SPSS 26.0

Based on Table 1.4, the Sig. value of the Kolmogorov-Smirnov test is 0.200, which is greater than $\alpha = 0.05$. This indicates that the tested data follows a normal distribution because the Sig. value $> \alpha = 0.05$.

Multicollinearity Test

Multicollinearity is assessed using the Variance Inflation Factor (VIF) to evaluate the association among independent variables. If the VIF value for variable $X < 10$, then there is no multicollinearity.

Table 6.
Results of the Multicollinearity Test

Variable	Collinearity Statistics		Multicollinearity
	Tolerance	VIF	
X1	0.259	3.862	No
X2	0.243	4.123	No
X3	0.296	3.376	No

Source: Results Analyzed Using SPSS 26.0

Based on Table 6, the VIF values for each variable are less than 10. This implies that there is **no multicollinearity** present in the tested data.

Heteroskedasticity Test

A good regression equation does not exhibit heteroskedasticity. The Glejser test indicates no indication of disparity if the significance level is greater than 5% or 0.05.

Table 7.
Results of the Heteroskedasticity Test
Heteroskedasticity Test using the Glejser
Method

Variable	Sig.	Heteroscedasticity
X1	0.476	No
X2	0.792	No
X3	0.456	No

Source: Results analyzed using SPSS 26.0

The heteroskedasticity test using the Glejser method yielded significance (sig.) values for the three variables above as 0.476, 0.792, and 0.456, all of which are greater than 0.05. This indicates that there is no heteroskedasticity present in the model for these three variables.

Multiple Linear Regression Test

Table 8.
Multiple Linear Regression Test

Partial T-Test

Variable	Regression Coefficient (B)	Std. Error	Standardized Coefficients	t count	Sig.
(Constant)	3.303	1.180		2.798	0.006
X1	0.229	0.095	0.263	2.420	0.017
X2	0.388	0.108	0.405	3.606	0.000
X3	0.210	0.094	0.227	2.233	0.028

Source: Results Analyzed Using SPSS 26.0

The model of the multiple linear regression equation obtained is:

$$Y = a + B1 X1 + B2 X2 + B3 X3 + e$$

$$Y = 3.303 + 0.229 X1 + 0.388 X2 + 0.210 X3 + e$$

The multiple linear regression equation can be interpreted as follows:

1. The regression coefficient of Understanding Taxation is positive, indicating that an increase in understanding taxation correlates with an increase in tax evasion by 0.229 or 22.9%.

2. The regression coefficient of the Modernization of Tax Administration System is also positive, showing that an increase in modernization of the tax administration system correlates with an increase in tax evasion by 0.388 or 38.8%.
3. The regression coefficient of the Attitude of Love of Money is also positive, indicating that an increase in the attitude toward money correlates with an increase in tax evasion by 0.210 or 21.0%.

Hypothesis Testing of Coefficient Determination (Adj R²)

Adjusted R Square is used for regression models involving three or more variables. The coefficient of determination is calculated to evaluate how well the overall independent variables in the multiple linear regression equation model collectively explain the dependent variable.

Table 9.

Results of Coefficient Determination R-Square Testing
Analysis of the Coefficient of Determination (R²)

R	R Square	Adjusted R Square	Std. Error of the Estimate	Information
841 ^a	0.707	0.697	1.355	1. Strong

Source: Analysis Results Using SPSS 26.0

Based on Table 1.8, the Adjusted R Square value of the equation is 0.697. This indicates that 69.7% of Tax Evasion (Y) is influenced by Understanding of Taxation (X1), Modernization of Tax Administration System (X2), and Attitude of Love of Money (X3), while the remaining 30.3% of Tax Evasion (Y) is influenced by other factors outside the scope of this study.

Partial T-Test

The t-test is conducted to test hypotheses regarding the individual influence of each independent variable on the dependent variable. The critical t-value used is 1.98 (df=100-4=96) at a significance level of $\alpha = 5\%$ or 0.05 (5% error rate) or with a confidence level of 95% or 0.95.

Table 10.
Results of T-Test

Partial T Test

Variable	Regression Coefficient (B)	Std. Error	Standardized Coefficients	t	Sig.	Information
(Constant)	3.303	1.180		2.798	0.006	
X1	0.229	0.095	0.263	2.420	0.017	significant
X2	0.388	0.108	0.405	3.606	0.000	significant
X3	0.210	0.094	0.227	2.233	0.028	significant

Source: Analysis results using SPSS 26.0

1. There is a partial effect of Understanding of Taxation (X1) on Tax Evasion (Y). The t-value is 2.42 (t-value > t-table = 1.98) with a significance value (Sig.) of 0.017 (less than $\alpha = 0.05$). The positive coefficient of 0.229 indicates that Understanding Taxation (X1) has a positive influence on Tax Evasion, increasing by 22.9%. Therefore, **hypothesis H1 is accepted.**
2. There is a partial effect of the Modernization of the Tax Administration System (X2) on Tax Evasion (Y). The t-value is 3.606 (t-value > t-table = 1.98) with a significance value (Sig.) of 0.000 (less than $\alpha = 0.05$). The positive coefficient of 0.388 indicates that the Modernization of Tax Administration System (X2) has a positive influence on Tax Evasion, increasing by 38.8%. Therefore, **hypothesis H2 is accepted.**
3. There is a partial effect of the Attitude of Love of Money (X3) on Tax Evasion (Y). The t-value is 2.233 (t-value > t-table = 1.98) with a significance value (Sig.) of 0.028 (less than $\alpha = 0.05$). The positive coefficient of 0.210 indicates that the Attitude of Love of Money (X3) has a positive influence on Tax Evasion, increasing by 21.0%. Therefore, **hypothesis H3 is accepted.**

The Influence of Taxation Understanding on Tax Evasion

The test results for H1 indicate that Taxation Understanding influences tax evasion among individual taxpayers registered at KPP Pratama Cibitung. This is evidenced by the analysis showing a significance value < 0.05, thus the first hypothesis is accepted. This finding aligns with the research conducted by Dewi & Irawati (2022), which states that taxation understanding affects tax evasion. This means that the higher the level of

understanding of taxation, the more it influences someone to commit tax evasion. However, this contrasts with the research conducted by Auliana & Muttaqin (2023) and Styarini & Nugrahani (2020), which states that taxation understanding does not affect tax evasion, implying that taxpayers who understand taxation will not be influenced to engage in tax evasion.

The Influence of Modernization of the Tax Administration System on Tax Evasion

The test results for H2 indicate that the Modernization of the Tax Administration System influences tax evasion among individual taxpayers registered at KPP Pratama Cibitung. This is evidenced by the analysis showing a significance value < 0.05 , thus the second hypothesis is accepted. This finding is consistent with the research conducted by Lia Syafitri & Rizal (2022), which states that the Modernization of the Tax Administration System affects illegal tax avoidance (Tax Evasion). This means that a more modern tax administration system makes taxpayers more inclined to commit tax evasion. However, it contrasts with the research conducted by Apriyani et al. (2023), which states that the Modernization of the Tax Administration System does not affect tax evasion, implying that a more effective tax system does not motivate taxpayers to engage in tax evasion.

The Influence of Love of Money Attitude on Tax Evasion

The test results for H3 indicate that the Love of Money Attitude influences tax evasion among individual taxpayers registered at KPP Pratama Cibitung. Human life is inextricably linked to money, which is a means to meet life's needs. People who consider money very important in their lives tend to have a high love of money. Love of money is one's affection for money, playing a significant role in unethical actions. Taxpayers who prioritize money in their lives to acquire wealth often resort to any means to avoid losing some of their money. This study shows a correlation between love of money and tax evasion, thus supporting the third hypothesis. This is evidenced by the analysis showing a significance value < 0.05 , thus the third hypothesis is accepted. This finding aligns with the research conducted by Fuadi et al. (2023), which states that the love of money has a positive and significant effect on tax evasion. However, this contrasts with the research conducted by R. Lestari et al. (2022), which states that the Love of Money Attitude does not affect tax evasion.

CONCLUSION

Taxation Understanding has a positive and significant effect on tax evasion among individual taxpayers registered at KPP Pratama Cibitung. This indicates that a taxpayer's understanding of the tax system can increase their tendency to engage in tax evasion. In other words, the better the taxpayer's understanding of tax aspects, the more it influences their desire to commit tax evasion.

The modernization of the tax administration system has a positive and significant effect on tax evasion among individual taxpayers registered at KPP Pratama Cibitung. This suggests that taxpayers will continue to avoid their tax obligations even though the implementation of an online or digital tax system has been appropriately applied at KPP Pratama Cibitung. In other words, the more effective the technology-based tax management system, the more it encourages taxpayers to engage in tax evasion.

The attitude of love of money has an effect on tax evasion among individual taxpayers registered at KPP Pratama Cibitung. This indicates that taxpayers will always avoid their tax obligations due to their high affection for money. In other words, the more someone loves money and wealth, the more likely they are to become stingy and have a desire to commit tax evasion.

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