

## THE INFLUENCE OF PSYCHOLOGICAL COST, RELIGIOSITY, LOVE OF MONEY, EDUCATION LEVEL AND TAX SOCIALIZATION ON INDIVIDUAL TAXPAYER COMPLIANCE

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### ABSTRACT

*This study aims to determine the influence of psychological costs, religiosity, love of money, education level and tax socialization on the compliance of individual taxpayers. The data collection of this research uses an e-questionnaire (google form). Hypothesis testing uses multiple linear regression analysis. The SPSS program is used to process and test research data. The results of the study show that religiosity, tax socialization, and education level have a significant effect on the compliance of individual taxpayers. This study was unable to find evidence that supports the influence of psychological costs, love of money. Tax socialization has the highest influence on taxpayer compliance, followed by religiosity and education level. The dominance of respondents among employees who receive income tafter taxes deduction as one of the limitations of this article.*

**Keywords:** *Taxpayer's Compliance, Psychological Cost, Religiosity, Love of Money, Education Level, Socialization of Taxation*

### ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh biaya psikologis, religiusitas, kecintaan terhadap uang, tingkat pendidikan dan sosialisasi perpajakan terhadap kepatuhan wajib pajak orang pribadi. Pengumpulan data penelitian ini menggunakan e-kuesioner (google form). Pengujian hipotesis menggunakan analisis regresi linier berganda. Program SPSS dipergunakan untuk mengolah dan menguji data penelitian. Hasil penelitian menunjukkan bahwa religiusitas, sosialisasi perpajakan, dan tingkat pendidikan berpengaruh signifikan terhadap kepatuhan wajib pajak orang pribadi. Penelitian ini tidak mampu menemukan bukti yang mendukung pengaruh biaya psikologis, kecintaan terhadap uang. Sosialisasi perpajakan memiliki pengaruh tertinggi terhadap kepatuhan wajib pajak diikuti religiusitas dan tingkat pendidikan. Dominasi responden dari kalangan karyawan penerima penghasilan yang telah dipotong pajak merupakan kelemahan artikel ini.

**Keywords:** Kepatuhan, Kos Psikologis, Religiusitas, Kecintaan Uang, Pendidikan, Sosialisasi Pajak

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## 1. INTRODUCTION

The Covid-19 pandemic has had a major impact on the economies of most countries in the world, including Indonesia. The slowdown in economic growth due to restrictions on social and economic activities is accompanied by increased government spending to overcome the pandemic. This condition has an impact on a decrease in tax revenues as a mainstay source of revenue in the State Revenue and Expenditure Budget (APBN). State revenue in the State Budget consists of three (3), namely Tax Revenue, Non-Tax State Revenue (PNBP), and Grants. Tax revenue is one of the state revenues that dominate in national development to realize community welfare. In the 2022 State Budget, taxes contribute 81.79% of total state revenue (Kemenkeu, 2022) and this portion increases to 82.4% in the 2023 State Budget.

Based on data from the Ministry of Finance, the tax revenue realization until the end of January 2022 reached 134,042.81 billion or 8.877% of this year's achievement. The tax revenue are divided into two (2) sources, namely Tax and Customs. The achievement of tax revenue until the end of January 2020 reached 109,118.90 billion or 8.626% of this year's achievement consisting of non-oil and gas income tax revenues as well as VAT and PPnBM. The second source is tax revenue is customs and excise. The realization of customs and excise until the end of January 2022 amounted to 24,933.77 billion or 10.177% of 2022 year's achievement.

Table 1.1  
State Budget Posture for Fiscal Year 2018-2022  
(in Billions of Rupiah)

Year	State Revenue	Tax Revenue		PNBP		Grant	
		Nominal	%	Nominal	%	Nominal	%
2018	1.894.720,33	1.618.095,49	85,40	275.427,97	14,54	1.196,87	0,06
2019	2.165.111,82	1.786.378,65	82,51	378.297,86	17,47	435,32	0,02
2020	2.233.196,70	1.865.702,82	83,54	366.995,15	16,43	498,74	0,02
2021	1.743.648,55	1.444.541,56	82,85	298.204,17	17,10	902,82	0,05
2022	1.846.136,67	1.510.001,20	81,79	335.555,62	18,18	579,85	0,03

Source: Kementerian Keuangan (2022).

Based on the data above, the portion of tax revenue since the pandemic period (in 2020) has decreased to state revenue. The role of taxation as a mainstay in financing national development to prosper the community needs serious attention. Therefore, one of the efforts that can be made to increase tax revenue is by increasing awareness or at least the compliance of taxpayers in paying taxes.

Taxpayer compliance is an attitude of submission, obedience, and obedience in obtaining a Taxpayer Identification Number (NPWP), calculating taxes correctly, making tax payments before they are due, reporting a Notification Letter (SPT) and willingness to pay administrative fines (if any) based on the Law (Rahayu, 2010).

Previous studies have identified some factors that can affect taxpayer compliance. These factors include: Religiosity (Ratnawardhani, Ernawati, & Fatimah, 2020), love of money, psychological cost

(Artharini & Noviari, 2021), (Pratama & Mulyani, 2019). However, these literatures show that there are still differences in influence, which attracts the attention of researchers to re-examine taxpayer compliance with factors, namely psychological cost, religiosity, and love of money by adding factors such as education level and tax socialization.

## **2. LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT**

### **2.1 Theory of Planned Behavior**

Theory of Planned Behavior (TPB) is a refinement of the Theory of Reasoned Action with the addition of perceived behavioral control factors (Ajzen, 1991). The main factor of this theory is the same as in the Theory of Reasoned Action, which is a person's intention to perform certain behaviors.

Ajzen (1991) stated that a person's character is related to behavioral intention consisting of three components, namely: attitude toward behavior, subjective norms, and perceived behavioral control. Attitude toward behavior is an individual's assessment (can be positive or negative) of a situation so as to form an attitude or intention to behave. Subjective norms are opinions formed by the surrounding environment. This opinion may or may not affect the subjective norm or perception of the individual. The last component, perceived behavioral control which is a person's personal experience that shapes confidence in their ability to perform the action or not.

### **2.2 Taxpayer Compliance**

Taxpayer compliance is the behavior of a person submitting, obeying to register for a Taxpayer Identification Number (NPWP) by himself, calculate tax correctly, timely payments, submitting Annual Tax Returns (SPT) and being willing to pay administrative fines if applicable. based on the enforcement of existing laws (Rahayu, 2010).

### **2.3 Psychological Cost**

Psychological costs (psychological costs) are feelings of anxiety, stress, disappointment, and worry that can arise when taxpayers experience problems in fulfilling their tax obligations (Artharini & Noviari, 2021). Psychological cost is related to the theory through control belief. Something that describes a person's behavior can be from the individual itself or it can be from the outside/environment. Intentions can influence a person to want to have a taste. The more the intention grows which is imagined as being satisfied, not worried and not depressed, the more obedient taxpayers are to comply with their tax obligations.

Artharini & Noviari (2021) indicates psychological costs do have effect on taxpayer compliance in the MSME sector. However, there are studies that are not in line with, namely Purwanti & Herawati (2020) which shows that the cost of tax compliance has a negative and significant effect on the compliance of motorized vehicle taxpayers. Based on different results above, we developed the hypothesis psychological cost has a negative effect on individual taxpayer compliance.

### **2.4 Religiosity**

Mohdali & Pope (2014) stated that in general the study of religiosity consists of 2 religious aspects. The first aspects is religious affiliation which stand for a grouping based on the religion one believes in. For example: a person is Buddhist, Christian, Muslim and Hindu. The second aspects was religious commitment, individuals practice their religious values, beliefs, and religious practices and carry them out in daily activities (Worthington, et al., 2003).

Religiosity has an attitude relationship with normative belief. When instilled obedience to religion is high in the individual's perception to do things that behave positively. If the higher the

religiosity or the level of trust and obedience to religion, the taxpayer is obedient to his tax obligations. This is also supported by research conducted by Artharini & Noviari (2021) explaining that religiosity has a positive effect on corporate taxpayer compliance in the MSME sector. Therefore, we hypothesize that religiosity has a positive effect on individual taxpayer compliance.

#### **2.4 Love of Money**

Research conducted by Tang & Chen (2007) states that a person's desire for money or love of money is higher related to a person's unethical behavior than materialistic or someone's achievement in life well. Love of money in this study is related to attitude and belief behavior. This relates to the individual's behavior in getting the belief that the love of money can cause excessive nature to the individual. Therefore, if there are individuals who have high confidence in the love of money, they spend money that does not get reward. So, this can affect tax obligations.

Ratnawardhani, Ernawati, & Fatimah (2020) empirical results indicate that love of money has an influence on the compliance of prospective taxpayers. However, there are studies that are not in line with Ratnawardhani, Ernawati, & Fatimah, namely the research conducted by Artharini & Noviari (2021) shows that love of money has a negative effect on corporate taxpayer compliance in the MSME sector. Based on the discussion above, we formulate the third hypothesis that love of money has a negative effect on individual taxpayer compliance.

#### **2.5 Education Level**

Definition of education level based on Government Regulation #57 (2021), "Educational level is an educational stage that is determined based on the level of development of students, goals to be achieved, and abilities developed". The level of education has a relationship with normative beliefs. This is because taxpayer compliance can be formed from the surrounding environment or the individual's own perception. Therefore, if the higher the level of education of the taxpayer in fulfilling tax obligations, the results obtained can affect taxpayer compliance. This is because a high level of education can facilitate and understand the applicable tax provisions and regulations. Considering previous results by Yulia, et. al. (2020), we hypothesize that the level of education has a positive effect on taxpayer compliance.

#### **2.6 Socialization of Taxation**

The definition of tax socialization is that this socialization activity is organized by the Directorate General of Taxes (DJP) which aims to be able to convey a deeper understanding of understanding, knowledge, tax information to the public which is carried out either directly or indirectly to the public (Windiarni, Majidah, & Kurnia, 2020). Socialization of taxation has a relation with normative beliefs. This is because individual perceptions of taxpayer compliance can be formed through the surrounding environment. Therefore, it is the same as tax socialization if the individual has a perception that is influenced by the existence of socialization activities. So, it is expected that they are obliged to behave obediently in fulfilling their tax obligations. Following Yulia, et al (2020), tax socialization has an influence on taxpayer compliance. We hypothesize the positive effect of socialization on individual taxpayer compliance.

### **3. METHOD/RESEARCH DESIGN**

The type of research used in this study is survey research using descriptive qualitative research methods. The unit of analysis used is the individual/person. The location of this research is not limited to just one area because the data used by researchers uses primary data and this research was carried out online by distributing questionnaires via google form. Google form links are shared using social

media, such as: Whatsapp groups, Instagram, and others so that can reach a broader area. This research started from February 2022 to completion. The model used in this study can be seen in the figure 3.1.

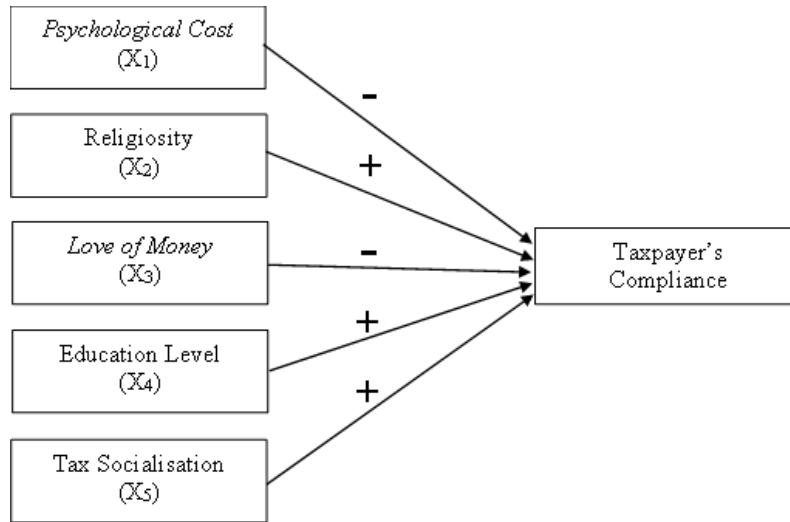


Figure 3.1. Research Design

The population used in this study is individual taxpayers'. Considering the large number of private taxpayers' and due to its relationship with time, the sampling was carried out using the purposive sampling method, namely the sampling technique using certain criteria/considerations. The sample criteria used by the researcher are individual taxpayers' who have tax ID number.

Each variable consists of five indicators (see appendix 1). Each indicator is measured using five Likert scales, 1 (strongly disagree) to 5 (strongly agree) with a neutral value (3). The research instrument has met the validity test (all indicators of sig value < 0.05) and reliability (cronbach's alpha > 0.70) so that the data used is valid and reliable (Indriantoro & Supomo, 2016, p. 179).

The classical assumption test as a condition for ols regression analysis was carried out in order to produce best linear unbiased estimator (BLUE). From the Kolmogorov-Smirnov One-Sample test, it is known that the data is normally distributed (value sig. > 0.05). The results of the normality test can be seen in Table 3.1.

Table 3.1  
Results of the normality test after excluding outlier

		<i>Unstandardized Residual</i>
N		127
<i>Normal Parameters<sup>a,b</sup></i>	<i>Mean</i>	,0000000
	<i>Std. Deviation</i>	1,76152358
<i>Most Extreme Differences</i>	<i>Absolute</i>	,086
	<i>Positive</i>	,040
	<i>Negative</i>	-,086
<i>Test Statistic</i>		,086
<i>Asymp. Sig. (2-tailed)</i>		,021 <sup>c</sup>

The multicollinearity problem test was carried out using the Tolerance (TOL) and *Variance Inflation Factor* (VIF) values. In this test, it can be free from multicollinearity problems if the TOL

value > 0.10 and the VIF value is <10. The results of the multicollinearity test can be seen in the Table 3.2.

Table 3.2  
Multicollinearity Test

Variable	Tolerance	VIF
Psychological Cost (X1)	0.798	1.253
Religiosity (X2)	0.701	1.427
Love of Money (X3)	0.859	1.163
Education Level (X4)	0.469	2.132
Tax Socialization (X5)	0.563	1.776

Testing heteroscedasticity problems using the White Test. The test results showed that there was no heteroscedasticity problem ( *sig.* value > *alpha* ( $\alpha$ )=0.05). Table 3.3 shows the results of the heteroscedasticity test:

Table 3.3  
Heteroscedasticity Test

Variabel	<i>Sig.</i>	<i>Alpha</i> ( $\alpha$ )
Psychological Cost (X <sub>1</sub> )	0.739	0.05
Religiosity (X <sub>2</sub> )	0.100	0.05
Love of Money (X <sub>3</sub> )	0.141	0.05
Education Level (X <sub>4</sub> )	0.152	0.05
Tax Socialization (X <sub>5</sub> )	0.124	0.05

#### 4. RESULTS AND DISCUSSION

The distribution of questionnaires in this study was carried out from April 19, 2022 to May 16, 2022. The number of respondents who had filled out the google form was 158 respondents. There are 132 questionnaires that can be processed from a total of 158, while there are 26 questionnaires that cannot be processed because they do not meet the criteria of having tax ID 24 respondents and 2 left blank.

Table 4.1  
Descriptive Analysis

Keterangan	Y	X1	X2	X3	X4	X5
Mean	4.571	2.638	4.286	2.962	4.259	4.487
Standard Error	0.050	0.082	0.052	0.073	0.053	0.047
Median	4.800	2.500	4.400	3.000	4.250	4.714
Range	2.600	4.000	2.000	4.000	2.250	2.143
Minimum	2.400	1.000	3.000	1.000	2.750	2.857
Maximum	5.000	5.000	5.000	5.000	5.000	5.000
Count	127	127	127	127	127	127

Based on the table above shows that the number of respondents 127 (132 excluding 5 outlier). For the average respondent in answering questions on per-variable shows that (1) Taxpayer Compliance on average answered strongly agree; (2) the average psychological cost answered neutral; (3) the average religiosity answered agree; (4) Love of money answered neutrally; (5) the average level of education answered agree; and (6) the average tax socialization answered strongly agree.

**Table 4.2**  
**Multiple Regression Analysis**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.258	0.425		2.960	0.004
Psychological Cost (X1)	0.037	0.046	0.062	0.808	0.421
Religiosity (X2)	0.247	0.078	0.257	3.154	0.002
Love of Money (X3)	-0.066	0.050	-0.097	-1.322	0.188
Education Level (X4)	0.184	0.094	0.194	1.953	0.053
Tax Socialization (X5)	0.349	0.096	0.329	3.623	0.000

The results of the multiple regression can be expressed in the equation below:

$$Y = 1.258 + 0.037X_1 + 0.247X_2 - 0.066 X_3 + 0.184 X_4 + 0.349X_5$$

**Table 4.3**  
**Model Test**

Model	Sum of Square	df	Mean Square	F	Sig.
1 Regression	17.858	5	3.572	17.864	0.000 <sup>b</sup>
Residual	25.192	126	0.200		
Total	43.051	131			

Based on the table above, it shows that this model fits. The model can be used to describe the effect of psychological cost, religiosity, love of money, education level and tax socialization on individual taxpayer compliance (p value < 0,05).

**Table 4.4**  
**Coefficient of Determination Test**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.644 <sup>a</sup>	0.415	0.392	0.447

Based on the test results, the coefficient of determination was 0.392. It means that the model can explain the variability of tax payer’s compliance due to the variability of the independent variables (psychological cost, religiosity, love of money, education level and tax socialization) by 39.2% and the remaining 60.8% explained by other variables not included in the model.

**Table 4.5**  
**Test Results**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.258	0.425		2.960	0.004
Psychological Cost (X1)	0.037	0.046	0.062	0.808	0.421
Religiosity (X2)	0.247	0.078	0.257	3.154	0.002
Love of Money (X3)	-0.066	0.050	-0.097	-1.322	0.188
Education level (X4)	0.184	0.094	0.194	1.953	0.053
Tax socialization (X5)	0.349	0.096	0.329	3,623	0,000

### **The Influence of Psychological Cost on Individual Taxpayer Compliance**

The test results statistically show that the first hypothesis is not supported. This is suspected because the majority of taxpayers in this study are employees whose taxes are deducted before receiving salaries. Therefore, whether the taxpayer is worried or not, this has no relationship with taxpayer compliance. The results of this study are not in line with the research results of Artharini & Noviari (2021) which show that the cost of tax compliance has a positive effect on taxpayer compliance.

### **The Influence of Religiosity on Individual Taxpayer Compliance**

The test results indicate that the second hypothesis in this study is statistically supported. This is possible because each religion teaches its adherents to fulfill all their obligations, one of which is tax obligations. If the taxpayer is obedient to religious orders, the taxpayer obeys state orders in fulfilling tax obligations. The results of this study are in line with the research of Artharini & Noviari (2021) which shows that religiosity has a positive influence on taxpayer compliance.

### **The Influence of Love of Money on Individual Taxpayer Compliance**

The results of analysis and statistical tests show that the influence of love of money on taxpayers' compliance is not supported. This result is likely because the majority of respondents are employees whose salaries have been taxed before being handed over. The salary taken home is clear from taxes. Therefore, their love for money factor has no impact. The results of this study are not in line with the research of Ratnawardhani, Ernawati, & Fatimah (2020) which states that love of money has a positive influence on taxpayer compliance.

### **The Influence of Education Level on Individual Taxpayer Compliance**

Based on the analysis result, the effect of education level on taxpayer's compliance marginally supported (significance at  $\alpha=10\%$ ). Further investigation found that the difference in the number of respondents at the high school level and the undergraduate level was only 1 point, this is suspected to be one of the reasons for the insignificant results. Individuals who lack of tax knowledge, due to their ignorance, are less likely to meet their tax obligations. The results of this study contradict the research of Yulia, et al. (2020) shows that the level of education has a positive effect on taxpayer compliance.

### **The Influence of Tax Socialization on Individual Taxpayer Compliance**

Finally, the test result indicates that tax socialization have a positive impact on compliance. It shows that the existence of tax socialization program can increase the awareness of taxpayers to fulfill their obligations which in turn can lead to taxpayer compliance. The result in line with the research of Yulia, et al (2020), which shows that tax socialization has a positive effect on taxpayer compliance.

Overall, from table 4.5 above, the standardized coefficients  $\beta$  values show the magnitude of the influence of the independent variables, namely psychological cost, religiosity, love of money, education level and tax socialization on taxpayer's compliance. If the coefficients between variables are presented in a sequence, the most influential variables are the variables of tax socialization (0.329), religiosity (0.257), and finally the level of education (0.194).

## **CONCLUSION**

The results of the study show that only three out of five independent variables have an influence on taxpayer compliance. The three variables are religiosity, tax socialization programs and education levels. Meanwhile, the alleged influence of psychological cost variables and love for money failed to



be supported. The characteristics of respondents who are dominated by income recipients from employers as tax deductors are suspected to have contributed to the results. This is one of the limitations in this study.

The research contributed to the identification of the importance of increasing tax socialization in order to increase taxpayer compliance and ultimately increase state revenue from taxes. As an effort to reduce the weaknesses in this study, future research is expected to increase respondents from income earners rather than income from tax deductors.

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