

INFLUENCE OF ETHICAL CULTURE, LOCUS OF CONTROL, AND MONEY ETHICS ON ETHICAL PERCEPTIONS OF TAX EVASION

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Abstract

This study aims to prove the ethical culture, locus of control, and money ethics on the ethical perception of tax evasion. The independent variables used in this study are ethical culture, locus of control, and money ethics, while the dependent variable is the ethical perception of tax evasion. This research was conducted at Pamulang University. The research method used is descriptive quantitative. The type of data used is primary data in a questionnaire distributed to Pamulang University Accounting Students online using a google form. Samples were collected by the accidental sampling method (convenience sampling). Respondents used for this study sample were 125 people with specific criteria to obtain 100 samples. Data processing using SPSS version 25.0 for windows by collecting data and related data is then calculated ethical culture, locus of control, and money ethics through testing using multiple linear regression analysis methods. This study indicates that partial ethical culture does not affect ethical perceptions of tax, locus of control affects the ethical perception of tax evasion, and money ethics has no effect on tax evasion. At the same time, the test results show that ethical culture, locus of control, and money ethics affect the ethical perception of tax evasion.

Keywords: *The Ethical Perception of Tax Evasion; Ethical Culture; Locus of Control; Money Ethics*

1. INTRODUCTION

Research Background

In order to advance the welfare of all Indonesian people, the government has various national development programs. For this reason, a budget is needed to receive and spend every year, which is contained in the State Revenue and Expenditure Budget (*Anggaran Pendapatan dan Belanja Negara/APBN*). There are two types of sources of state protection in the state budget, namely tax revenues consisting of taxes in the country and international trade taxes and non-tax revenues. The source of funds that provide the most significant proposal to state

revenues is from the taxation sector. Taxes make the most considerable contribution to state revenues. Tax is an important element and even the most important in order to support the state revenue budget (Permana & Oktavianna, 2022). More than 60-70% of tax revenue meets post your APBN. Therefore, taxes are one of the sources of government funding to finance routine expenditures and development expenditures (Halim, Bawono, & Dara, 2020).

Taxes themselves are also seen as costs that will reduce the profits or enjoyment earned. In addition, it said tax revenues increase every year, but the form of state spending is not yet clearly felt by the public. Tax is one of the largest sources of state revenue, but the revenue target has not been achieved so far, (Irawati et al., 2020). This view that then encourages tax reduction planning (tax planning) and is feared will result in the reluctance of the people to pay taxes will even tend to embezzle taxes (*tax evasion*). Kurniawan and Widanaputra (2017) argue that accounting students are professionals of the future and, with a good ethical education, are expected to benefit their profession in the long run. Therefore, the importance of ethics in a profession, so that the accounting profession focuses its attention more on the ethical perception of accounting students as a starting point in improving the ethical perception of the accounting profession (Kurniawan & Widanaputra, 2017).

Robbins and Judge (2013) included in a person's behaviour, namely one of the personalities, including emotional intelligence, spiritual intelligence, locus of control, and equity sensitivity. A professional to understand and be sensitive to ethical issues in his profession is influenced by the ethical culture in which a person is located, one of which is in the ethical culture of the organization (Robbins & Judge, 2013). An ethical culture organization is a system of values, norms, and beliefs shared by each member of the organization that then influences the way the work and behaviour of the members of the organization to create good and ethical behaviour and avoid actions that can harm the organization (Martina, Werastuti, & Jurusan, 2015). According to Robbins and Judge (2013), locus of control leads to an individual's ability to influence events related to his life. If a person has an external locus of control, he believes in the power of the surrounding environment in controlling his fate (Robbins & Judge, 2013). In contrast, the internal locus of control describes a person's ability to deal with threats arising from their environment. This determination of perception dramatically affects a person behaves. Confidence by working well will bring good results as well. A person who has an exemplary locus of control can behave ethically and vice versa. According to Tang et al. (2002), there is an influence between money ethics and tax fraud. This means that people who are high money ethics or have a love of money that is very high will put money as necessary compared to people who are low money ethics or have a love of money that is not high. Their love of money motivates them to engage in tax evasion (Li-Ping Tang et al., 2002).

The above points explain the variables used in influencing the ethical perception of tax evasion of accounting students. But the study results still show different results, so this study is interesting to be retested based on the results of

previous research on the three factors that researchers choose in influencing ethical perceptions of tax evasion of accounting students. The reason became the basis of the researchers submitting this study with the "Influence of Ethical Culture, Locus of Control and Money Ethics on Ethical Perception of Tax Evasion".

This research aims to empirically prove the influence of ethical culture, locus of control on ethical perceptions, and money ethics on the ethical perception of tax evasion, then prove the influence of ethical culture, locus of control, and money ethics together on ethical perceptions of tax evasion. The findings can be used as consideration for both business entities, governments, and educational institutions to establish professional ethics in each field. The findings are closely related to students' perceptions of taxpayer behaviour that can influence taxpayers in committing fraud. Moreover, this study also references policy setting, evaluation systems, and organizational and individual control systems. This research will help control the behaviour and ethics of the profession for accounting students. In addition, it can also be used as a reference to examine the influence of the cultural environment and mindset on a person's behaviour.

The purpose of this study is to prove the the influence of ethical culture, locus of control, and money ethics on the ethical perception of tax evasion, the influence of ethical culture on the ethical perception of tax evasion, the influence of locus of control on the ethical perception of tax evasion, the influence money ethics on the ethical perception of tax evasion empirically. The results of testing the variables used in this study are expected to expand the diversity of research so that it can be used for further research.

2. THEORETICAL FRAMEWORK AND HYPOTHESIS DEVELOPMENT

Attribution Theory

Robbins and Judge (2007) interpret this theory as how individuals observe a person's behaviour and categorize attribution into internal attribution and external attribution. Internal attribution is when observers' behaviour is considered under the control of the individual's behaviour. External attribution is if the behaviour, according to the observer, is a coercive situation individuals do (Robbins & Judge, 2013).

Ethical Perceptions of Accounting Student Tax Evasion

According to Mardiasmo (2018), tax evasion is an attempt by taxpayers to ease the tax burden in an unauthorized or unlawful way. In this case, the taxpayer ignores the formal taxation provisions that become his obligation, falsifies documents, or fills in incomplete and incorrect data (Mardiasmo, 2018).

Ethical Culture

According to Muslim (2017), ethics deals with all sciences about humans and society as anthropology, psychology, sociology, economics, political science and legal science. Ethics is the main branch of philosophy that studies values or qualities that become standards and moral judgments (Muslim, 2017). Ethics includes analysing and applying concepts such as right, wrong, good, bad, and responsibility. Thus, ethics reflects human behaviour because ethics guides humans to act based on common sense and intends to help humans act freely and realize that every action must always be accounted for.

Locus of Control

Locus of control is the degree to which individuals attribute events in their lives to actions or forces beyond their control. When people believe they have little control over what happens to them, they are considered to have a locus of control external. One who thinks that the events in his life result from circumstances beyond his control (these events are the result of fate, chance, luck, or destiny) would be classified as external. Otherwise, someone who has an internal locus of control believes that the events in his life are the result of himself or his behaviour (Suprayogi, 2017). Someone with an internal locus of control generally has responsibility for the actions they take, they tend to be aware of a direct relationship between behavior and results. (Isgiyarta, 2019).

Money Ethics

Money Ethics is a person who thinks of money as very important. They will do everything in different ways to earn money, including shortcuts such as cheating. However, Money Ethics also has a positive impact is to provide motivation to work harder so that they can be respected in a community and become a benchmark for the success they accomplished (Yusra & Utami, 2018). Love of money is a form of love and one's attitude towards money. In everyday life, money is a very important context. A love someone with money is often interpreted negatively, then considered taboo in certain societies (Dewanta, 2019). Men have a high money ethos women compared (Basri, 2015). Someone who has an attitude of love of money usually does not want to spend money on something that has no impact on him. Love of money can be classified into several groups based on the level of love of money it has, namely money worshipers, money-repellants and careless money-admirers. (Dwitia, 2020)

To make it easier for the author to conduct research, then below can be described the thesis frame of mind presented in the form of a chart related to research problems is as follows:

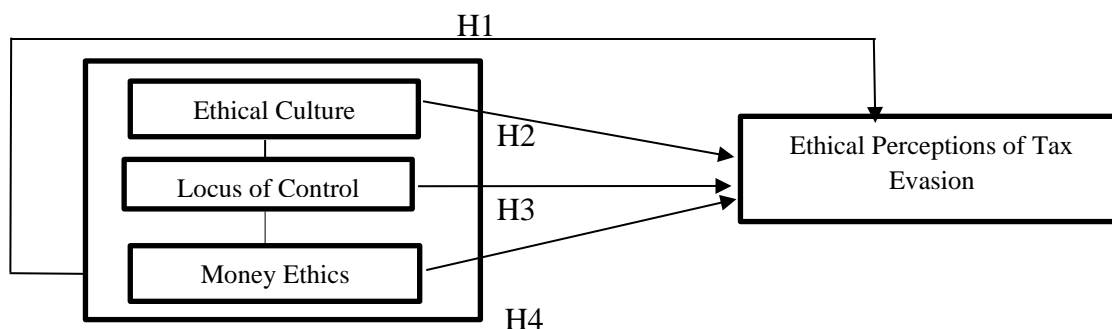


Figure 1 Theoretical Framework

Hypothesis

- H1: Ethical Culture, Locus of Control, and Money Ethics affect the Ethical Perception of Tax Evasion of Accounting Students.
- H2: Ethical Culture Affects Ethical Perception of Tax Evasion of Accounting Students.
- H3: Locus of Control affects Ethical Perceptions of Tax Evasion.
- H4: Money ethics affect the ethical perception of tax evasion of accounting students

3. RESEARCH METHODS

Sample and Respondent

The study used an online questionnaire using *Google Form*. Sampling in this study uses an *accidental sampling* technique (*convenience sampling*), which is sampling by choosing samples from the person or unit that is most easily matched or accessed. The sample used in this study was a graduate university accounting student. The results of the questionnaire collection, all the data filled in complete obtained data as much as 100.

Characteristics of respondents based on gender are known the number of male respondents as many as 23 people (23%) and women as many as 77 people (77%). This data proves that the majority of respondents are women. Characteristics of respondents based on age are known the number of respondents aged 19-20 years as many as five people (5%), 20-25 years as many as 74 people (74%), and the rest aged over 25 years as many as 21 people (21%). The characteristics of respondents based on the class are known the number of student respondents in the class of 2016 as many as 75 people (75%), the Force in 2017 as many as 19 people (19%), the 2018 Class as many as three people (3%), and the class in 2019 as many as three people (3%). The characteristics of respondents based on semesters are known the

number of 6-semester student respondents as many as 20 people (20%), semester seven as many as 24 people (24%), and semester eight as many as 56 people (56%). Characteristics of respondents based on tax knowledge are known the number of respondents who have tax knowledge from tax brevet training as many as 70 people (70%), have tax knowledge from tax extension as many as 20 people (20%), do not have tax knowledge as many as ten people (10%). The characteristics of respondents based on the code of ethics are known that all respondents know that the tax code of ethics is important for as many as 100 people (100%).

Operational Research Variables

The variables in this study consist of two variables, namely dependent variables used in this study are the ethical perception of tax evasion as measured using 10 question items as measured by the Likert scale with points 1 to 5 and the Independent Variable used in this study the first is an ethical culture which is measured using 5 question items measured by the Likert scale with points 1 to 5 which is very important. I don't agree with s.d. Second is the locus of control which is measured using 5 question items as measured by the Likert scale with points 1 to 5, i.e. strongly disagree s.d strongly agree. And the third is money ethics which is calculated using 5 question items as measured on a Likert scale with points 1 to 5 that strongly disagree s.d strongly agree.

Analysis Method

The method used in this study is quantitative. The population of this study is Graduate University Accounting students. The sample was taken by the slovin-method. The study sample was 125 respondents. The type of data in this study is primary data, obtained directly from the source, i.e. through questionnaires. This research has four variables, which consist of free variables and bound variables. Free variables: Ethical Culture, Locus of Control, and Money Ethics, while variables are bound by Ethical Perceptions of Tax Evasion of Accounting Students. The study used multiple regression analysis methods by conducting the following tests: Data Quality Test, Classical Assumption Test, and F-Test & t-Test Hypothesis. The tool used in this study is IBM SPSS Statistics 25.

4. DATA ANALYSIS AND DISCUSSION

Descriptive Statistical Analysis

The results of descriptive statistical analysis can be seen as follows:

Table 1 Descriptive Statistical Analysis

	Descriptive Statistics				
	N	Minimum	Maximum	Mean	Std. Deviation
Ethical Culture	100	9	35	22.63	4.426
Locus of Control	100	10	50	33.22	6.648

Money Ethics	100	10	50	31.72	8.429
Ethical Perceptions of Tax Evasion	100	10	50	25.75	9.080
Valid N (listwise)	100				

Source: Processed data SPSS 25 (2021)

Based on table 1 above, it can be found that the results of descriptive statistical analysis show that each variable from 100 samples can be described as follows:

Ethical Culture

From the descriptive statistical analysis results above, it can be known that ethical culture variables have a minimum value of 9, a maximum value of 35, a mean (average value) of 22.63, and a standard deviation value of 4.426.

Locus of Control

From the results of descriptive statistics above, it can be known that the locus of control variable has a minimum value of 10, a maximum value of 50, a mean (average value) of 33.22, and a standard deviation value of 6.648.

Money Ethics

From the results of descriptive statistics above, it can be known that the variable money ethics has a minimum value of 10, a maximum value of 50, a mean (average value) of 31.72, and a standard deviation value of 8.429.

Ethical Perceptions of Tax Evasion

From the results of descriptive statistical tests above, it can be known that the ethical perception variable of tax evasion has a minimum value of 10, a maximum value of 50, a mean (average value) of 25.75, and a standard deviation value of 9.080.

Data Quality Test

Validity Test

This validity test is done by combining the scores of each statement with the total score of each variable if the correlation result is less than the probability value (significance < 0.05), then the data obtained is valid, while if the correlation result is greater than the probability value (significance > 0.05), then the data is said to be invalid. Known significance probability value of $0.00 < 0.05$ means that all research instruments on each variable are valid.

Reliability Test

Reliability tests are used to measure a questionnaire that indicates a variable. Questionnaires are reliable if a person's answers to statements submitted are consistent over time. Reliability tests in this study used Cronbach Alpha. If the Cronbach Alpha value is > 0.60 , the questionnaire is reliable. Cronbach Alpha value variable Ethical Culture 0.654, Locus of Control 0.827, Money Ethics 0.923, Ethical Perception 0.925 > 0.05 means all research instruments on each reliable variable.

Classic Assumption Test

Normality Test

The normality test results are as follows:

Table 2 Kolmogorov-Smirnov Test Results

One-Sample Kolmogorov-Smirnov Test	
	Unstandardized Residual
N	100
Asymp. Sig. (2-tailed)	.137 ^c
a. Test distribution is Normal.	
b. Calculated from data.	
c. Lilliefors Significance Correction.	

Source: Processed data SPSS 25 (2021)

Based on the results of the normality test presented in table 2 indicates that the significance value of $0.137 > 0.05$, so it can be said that independent variables and dependent variables have normal distributions

Multicollinearity Test

The results of the Multicollinierity Test are as follows:

Table 3 Multicollinearity Test Results

		Coefficients	
		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	Ethical Culture	.740	1.351
	Locus of Control	.543	1.840
	Money Ethics	.620	1.612

a. Dependent Variable: Ethical Perceptions of Tax Evasion

Source: Processed data SPSS 25 (2021)

The calculation of tolerance values from table 3 shows that all ethical culture, locus of control, and money ethics free variables have a tolerance value greater than 0.10, and variance inflation factor (VIF) values are smaller than 10.00.

Heteroskedasticity Test

The results of the Heteroskedasticity Test are as follows:

Table 4 Glejser Test Results

Coefficients		
Model		Sig.
1	(Constant)	.046
	Ethical Culture	.092
	Locus of Control	.342
	Money Ethics	.105
a. Dependent Variable: Perception of Ethics of Tax Evasion		

Source: Processed data SPSS 25 (2021)

The results of the glejser-test in table 4 show that the significant values of the three variables, independent variables and control variables, show > 0.05 , which means there is no heteroskedasticity in all variables. Hence, the data is worth using to know the ethical perception of tax evasion. So to represent the results of heteroskedasticity, it is recommended to use the glejser-test.

Determination Coefficient Test

The results of the Coefficient of Determination Test are as follows:

Table 5 Determinant Coefficient Test Results (R^2)

Model Summary ^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.445 ^a	.198	.173	8.260

a. Predictors: (Constant), Ethical Culture, Locus of Control, Money Ethics
 b. Dependent Variable: Ethical Perceptions of Tax Evasion

Source: Processed data SPSS 25 (2021)

Based on the results of table 5 above, it can be known that the result of the adjusted r-square is 0.173. These results showed that the variables of ethical culture, locus of control, and money ethics could explain the variables depending on ethical perception tax evasion by 17.3%. The remaining 82.7% is explained by other variables not included in the research model.

Hypothesis Test

F-Test

The results of the F-test are as follows:

Table 6 F-Test Results

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<http://openjournal.unpam.ac.id/index.php/JABI>

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1613.200	3	537.733	7.882	.000 ^b
	Residual	6549.550	96	68.224		
	Total	8162.750	99			

a. Dependent Variable: Ethical Perceptions of Tax Evasion
b. Predictors: (Constant), Ethical Culture, Locus of Control, Money Ethics

Source: Processed data SPSS 25 (2021)

Based on the results of the F test above, it can be known that F_{count} 7.882 and the significance value is 0.000b. while looking for F_{table} with sample number $(n)=96$ and number of variables $(k) = 3$. F_{table} can be seen in the F distribution table with a significance level of 0.05 with $df1 = (\text{number of variables } 1=3-1=2)$ And $df2=(n-k-1)=100-3-1=96$, where n is the number of samples and k is the number of free variables so that F_{tabel} is obtained by 2.699. Thus it can be concluded that ethical culture, locus of control and money ethics have a positive and significant effect on the ethics of tax evasion with the results of $F_{count} > F_{table}$ testing ($7.882 > 2.699$) and significance values of $0.000 < 0.05$.

t-Test

The results of the t-test are as follows:

Table 7 t-Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.298	4.938		1.073	.286
Ethical Culture	-.004	.218	-.002	-.019	.985
Locus of Control	.516	.169	.378	3.045	.003
Money Ethics	.108	.125	.100	.860	.392

a. Dependent Variable: Ethical Perceptions of Tax Evasion

Source: Processed data SPSS 25 (2021)

Based on the results obtained from table 7, namely partially tested to test the influence of each independent variable, to talk about t_{table} that is by looking at the amount of sample data of 100, the t-test is done by comparing t_{count} with t_{table} with the significance of 5% or 0.05 with degree freedom $(df)=n-k-1$ i.e. $100-3-1= 96$ (n is the sample number dan k is the number of independent variables). From the test, the results of the t-table amounted to 1.661. The results of the t-test can be explained as follows:

Ethical Culture on Ethical Perceptions of Tax Evasion

Based on the results of the t-test there is table 7 obtained the ethical culture variable of $0.985 > 0.05$ (significance value) significantly. In addition, from the comparison results, t_{count} and t_{table} got the result of t_{count} of 0.019, while t_{table} of 1.661. These results mean that the $t_{table} > t_{count}$ is $0.019 < 1.661$. So it can be concluded that H1 is rejected, meaning that ethical culture variables do not affect the ethical perception of tax evasion. These results prove that not all habits or cultures possessed by a person can affect their ethics. Ethical culture can be obtained through interaction with home, social, and work environments. Ethical culture owned by a person is not always a benchmark related to ethics or rules that are done. Therefore, someone with a high ethical culture does not guarantee people will behave according to applied ethics. A person who has ethics will be able to react to unethical actions. This follows the theory of the stages of moral development, where at the age of over 13 years, a person will tend to be ethically oriented. The wider ethical culture owned by accounting students does not guarantee the ethical perception of accounting students is higher. These results are in line with research conducted by Yuhertina, et al. (2016), which shows that the ethical culture or organizational culture owned by a person has no effect on the ethical perception of accounting students regarding tax evasion cases (Yuhertina, Setyaningrum, Hastuti, & Sundari, 2016).

Locus of Control on Ethical Perceptions of Tax Evasion

Based on the results of the t-test in table 7 di obtained the significance of the locus of control variable of $0.003 < 0.05$ (significance value) In addition to the results of the comparison of t_{count} and t_{table} obtained the result t_{count} amounted to 3.045. While t_{table} amounted to 1.661, from these results means $t_{count} < t_{table}$ which is $3.045 > 1.661$. So it can be concluded H2 is accepted, meaning that partially the variable locus of control affects the ethical perception of tax evasion. These results prove that locus of control is a concept that shows an individual's beliefs about the events in their life. This includes the idea that his control or control outside himself causes success or failure in carrying out various activities in his life. The individual is said to have an internal locus of control because the individual believes that all events that occur are under his control. This means that a person has great potential to determine the direction of his life, no matter whether environmental factors will support it or not. Individuals like this believe they can face challenges and threats arising from the environment and solve problems with high confidence so that conflict resolution strategies can be adequately solved. At the same time, the individual who has an external locus of control is an individual who believes that all events that occur are beyond his control. Individuals believe that external or environmental factors have a controlling influence on what happens in their lives. Individuals with an external locus of control are more likely to feel threatened, surrendered, and powerless when faced with a conflict. This kind of individual would view complex problems as a threat to him. Suppose you experience failure in solving the problem. In that case, the individual tends not to survive, and eventually, the individual experiences failures that make him want to run away from

the problem. The higher the locus of control, the higher the maturity in ethics, and the lower the locus of control, the lower the maturity in ethics. These results are in line with research conducted by Ramadhani (2015) and Purnamasari (2021) which shows that the locus of control affects the ethical perception of accounting students regarding tax evasion cases (Ramadhani, 2015).

Money Ethics on Ethical Perceptions of Tax Evasion

Based on the results of the test t in table 7 obtained the significance of money ethic of $0.392 > 0.05$ (value of significance) In addition, from the comparison results t_{count} and t_{table} obtained the result t_{count} by 0.860. while t_{table} amounted to 1.661. These results mean $t_{count} > t$, which is $0.860 < 1.661$. So that it can be collected H3 rejected, meaning that partially the variable money ethics does not affect the ethical perception of tax evasion. These results prove that money helps study human behaviour through their attitude towards money. A person with ethics and a high love of money will try to earn money in a good way in meeting his needs so that the management of his money will be done wisely and tend to avoid tax evasion. These results are in line with research conducted by Asih and Dwiyanti (2019), which showed that money ethics did not affect the ethical perception of accounting students about tax evasion cases (Asih & Dwiyanti, 2019). The results of the study contradict with Oktaviani, 2018 research that money ethics and intrinsic religion have an effect on tax avoidance

5. CONCLUSIONS & SUGGESTIONS

Based on the analysis of ethical culture, locus of control, and money ethics on the ethical perception of tax evasion, it can be concluded that on the anova table. Ethical culture, locus of control, and money ethics influence the ethics of tax evasion. In the coefficients table, it can be concluded that ethical culture partially does not affect the ethical perception of tax evasion, the locus of control partially affects the ethical perception of tax evasion, Money Ethics partially does not affect the ethical perception of tax evasion.

Based on the results of the study, advice from researchers is expected further research to use data collection methods by providing questionnaires and also interview respondents, further research can add the number of samples, regarding locus of control variables, measurements should use questionnaires and be supported by interviews and direct observations to get more in-depth information on respondents.

In this study, there are several limitations that can be used as a reference for further research. These limitations are that data retrieval is done with the dissemination of questionnaires online so that there is a possibility that when respondents are hesitant, or respondents of origin fill out the submitted statements, this study uses the results of online questionnaire answers, not yet equipped with interviews with respondents.

The theoretical implication of this study is that this research is expected to increase knowledge about the impact of ethical culture, locus of control and money ethics limited to students' ethical perceptions of tax evasion cases. In this study, although not all of them have an impact on tax evasion cases, there are at least two variables that affect students' ethical perception of tax evasion cases, namely ethical culture and locus of control.

The practical implication of this study is that this study is expected to provide an understanding of the impact of ethical culture, locus of control and money ethics in the case of tax evasion. This is because a better understanding will certainly reduce the next case of tax evasion.

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