

THE INFLUENCE BETWEEN GENDER ON TAX COMPLIANCE WITH LOVE OF MONEY AS A MODERATION VARIABLE

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ABSTRACT

Indonesia has experienced a very rapid decline in the tax ratio due to economic pressures arising from the Covid-19 pandemic. With the achievement of a gross domestic product (GDP) of IDR 15,434.2 trillion in 2020, the tax ratio in a broad sense in 2020 was only 8.94% from the previous year of 10.74%. This study aims to find out whether gender has an effect on tax compliance, and whether the love of money can moderate the influence of gender on tax compliance. This study used primary data taken by distributing questionnaires to taxpayers, especially to MSME owners in Salatiga with a sample of 96 respondents. This research is descriptive and quantitative and uses a simple linear regression analysis method and also uses *Moderated Regression Analysis (MRA)*. The results of this study prove that the influence between gender and tax compliance, as well as the love of money, can weaken the relationship between gender and tax compliance.

Keywords: *Gender, Tax Compliance, Love of Money*

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INTRODUCTION

Indonesia experienced a very rapid decline in the tax ratio due to economic pressures arising from the Covid-19 pandemic (Khalil & Sidani, 2022). With the achievement of a gross domestic product (GDP) of IDR 15,434.2 trillion in 2020, the tax ratio in a broad sense in 2020 was only 8.94% from the previous year of 10.74%. Using the same GDP data from the Central Statistics Agency (BPS) and the realization of the 2020 State Budget reported in the *January 2020 edition of the KiTa State Budget*, the tax ratio in the medium since last year was 8.31% from the previous year of 10.74%. The tax ratio in the narrow sense is at 6.93% from 8.42% in 2019 and DTC.co.id. This problem is not only in Indonesia, countries in other parts of the world are experiencing it as a result of the Covid 19 pandemic. With this, the tax ratio in Indonesia must be increased immediately so as not to be left behind by other countries. With this, it is not easy for Indonesia to achieve the ideal tax ratio, therefore there is a need for efforts for the state to encourage economic performance and increase state revenues.

The increase that occurs in tax revenue will always be followed by an increase in the tax ratio. In 2020, it is estimated that tax revenues will be 15% lower than the state budget target in accordance with Presidential Regulation No. 72 of 2020. From the results of the recording of tax revenues by the Ministry of Finance as of December 23, 2020, it was obtained to reach Rp. 1,019.56 trillion or 85.85 percent of the state budget target. From the results, this figure is lower than what has been realized tax revenue as of November 30, 2019, worth Rp. 1,312.4 trillion. Every year the government also raises the tax revenue target but in its realization, the target set is not achieved. Therefore, the amount tax ratio can depend on the level of compliance of the taxpayer. If the more compliant the taxpayer is in paying or obeying tax laws and regulations, the more tax revenue will increase.

In early 1983 when the Indonesian government changed the tax collection system that previously used official assessment to *self-assessment* which required taxpayers to play an active role in fulfilling their tax obligations. In relation to its tax obligations, the most important thing in encouraging and succeeding in the implementation of the system is the compliance and awareness of taxpayers. With that, it is hoped that this attitude will be applied and the emergence of a separate awareness of everyone playing a role in it. Indonesians should be able to see the Japanese view on taxes that paying taxes is a meaning of love for their country, as well as for Australians who instill a sense of responsibility to contribute to the welfare of their people.

Obedience is a form of human behavior that must be obeyed by established orders and discipline that must be carried out. Taxpayer compliance is strongly influenced by people's awareness of paying their obligations. Until now, if you look at it, the awareness of taxpayers will pay their taxes is still low. In general, taxpayer compliance also comes from a person's economic factors as well as non-economic factors, for example, a person's individual factors, ethics, and behavior as well as social and norms that apply in their community. This study, it looked at non-economic factors, namely the love of money as an ethical factor and individual factors when viewed from a gender.

Gender in psychology is a picture of the nature, attitudes, and behavior of men and women thus gender can influence a person's attitude in making decisions to be taken based on their individual characteristics (Nugraha, 2019). In the study Puspitaningrum (2018), found that gender has a positive effect on taxpayer compliance where female taxpayers are more compliant than male taxpayers. In contrast to the research Kakunsi et al (2017), using the variant analysis method (Anova) found that there was no influence of sex or gender in taxpayer compliance as well as the results of research from Panoto (2019), did not find any gender influence on tax compliance.

For some people, money is an exalted treasure. This attitude of love of money blinds a person to race to collect money in order to satisfy one's own emotions. This attitude of love for money encourages a person to do everything he wants to earn money even though money is not his right. Ratnawardhani et al (2020), found that the love of money has a positive effect on taxpayer compliance. In contrast to the research above, the research summarized by Purwanti (2020), that *love of money* negatively affects tax compliance, especially motor vehicle taxpayers in a case study at the Buleleng Regency Samsat Office.

Previous studies have raised many about how religiosity, gender, and *love of money* affect taxpayers. One of his studies was raised by Ratnawardhani et al (2020), regarding the influence of religiosity and *love of money* on tax candidates. Unlike previous research, this study wanted to explore how gender influences to focus on tax compliance by using the moderation variable, namely the love of money. Although many have used moderation variables such as research from Hafizhah (2017), but the types of research are different that always focus on money ethics and tax fraud.

METHOD

Research Design

The type of research used is comparative causal research which is a type of research that tests a hypothesis about the causal relationship of several variables. The dependent variable in this study is taxpayer compliance, while the independent variable is gender (male and female). There are other variables, namely moderation variables that will strengthen or weaken the dependent variables. The population of this study is individual taxpayers who are conducting business activities in Salatiga, more precisely the owners of Salatiga MSMEs. Based on data from the Salatiga City Cooperatives and MSMEs Office, in the midst of the Covid19 pandemic, it soared to reach 14,440 MSMEs. So if you look at the population consists of thousands that are impossible to observe at all. So the researcher uses a sample, This sample will be representative of a large population. Sampling in this study used the sloven formula. The following is the calculation in taking the number of samples using the sloven formula:

$$n = \frac{N}{1 + N (e)^2}$$

Information

n= Sample size/ Number of respondents

N= Total Population

e= Percentage of accuracy leeway of sampling errors that can still be tolerated

So, from the formula above, the sample calculation is as follows:

$$n = \frac{N}{1 + N (e)^2}$$
$$n = \frac{14440}{1 + 14440 (10\%)^2}$$
$$n = 100$$

So that the size of the sample taken was 100 respondents. The type of data used is primary data, namely data obtained directly where the research is carried out. Primary data will be obtained from respondents' answers filled out through a questionnaire that will be addressed to individual taxpayers who have MSMEs in Salatiga. In this questionnaire, it uses a likert scale that is spread from 1 which is very disagreeable to 5 i.e. strongly agree. The likert scale in question is the score of the respondent's answer.

Operational Definition

The following is an operational definition of each variable.

Table 11. Operational Definition of Variables

Variable	Definition	Indicators	Question
Dependent Variables: Tax Compliance	Tax Compliance is the behavior or self-awareness of taxpayers in fulfilling all their tax rights and obligations(Sudrajat & Ompusunggu, 2016)	1. Understanding tax regulations 2. Knowledge of taxation	1. The taxpayer has his own consciousness by registering himself as a taxpayer 2. The taxpayer can calculate the tax liability correctly and as it is. 3. The taxpayer can pay his tax obligations in a timely manner
Independent Variables: Gender	Gender is defined as a state in which biologically born individuals are male and female.	0.Male 1.Women	

Moderating Variables: Love for Money	Basically a person's behavior that reflects a level of love that leads more to covetousness or gluttony to money. According to Triana & Heryadi (2020), those who love money tend to have a high attention to human needs.	The measurement of the valuation of money consists of 6 factors: 1. Good 2. Crime 3. Achievement 4. Self-esteem 5. Money 6. Power or freedom	1. Money can increase relationships 2. Money can reflect a person's achievements 3. Money can undermine a person's ethical norms 4. Money can help earn honors 5. Money can provide an opportunity for what is desired 6. Money can have power by influencing or manipulating others
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Analysis Techniques

The data analysis methods that will be used by researchers are simple regression analysis method and Moderated Regression Analysis (MRA) which is a regression analysis that involves moderation variables in building a model of its relationship. Moderation variables act as variables that can weaken or strengthen the relationship between independent and dependent variables (Liana, 2019). This use in moderation regression is known by testing using the SPSS (Statistical Product and Service Solution) application. In this study, the method in the analysis and data collection of this study used:

Descriptive Statistics

The descriptive statistical test aims to infer and simplify the existing data by describing the maximum, minimum, average value, and standard deviation of the variables to be studied. (Ghozali, 2018).

Test Data quality

1. Validity Test

2. Reliability Test

The reliability test was carried out with Cronbach's Alpha statistical test on each question instrument. It is said to be reliable when the question instrument falls into the following criteria:

1. If r-alpha is positive and greater than the r-table then the statement is reliable.
2. If r-alpha is negative and smaller than the r-table then the statement is not reliable.
 - a. If Cronbach's Alpha value > 0.60 then reliable
 - a. If Cronbach's Alpha value < 0.60 then it is not reliable

The reliability test can be measured by the formula:

$$r_i = \left(\frac{k}{k-1}\right) \left(1 - \frac{\sum \sigma_b^2}{\sigma_t^2}\right)$$

Information:

$\sum \sigma_b^2$ = Number of grain variances

σ_t^2 = total variance

r_i = instrument reliability

k = number of items about the question

3. Test Classical Assumptions

4. Normality Test

5. Heteroskedasity Test

6. Multicholnearity Test

- If the *Tolerance* value is greater than 0.10, it means that multicholnearity does not occur
- If the *Variance Inflation Factor* (VIF) value is less than 10.00, it means that multicholnearity does not occur

Simple Linear Regression Equation Model & MRA

Researchers used linear regression analysis in analyzing the influence of gender on tax compliance and moderation regression analysis in analyzing moderation variables i.e. whether the love of money could strengthen or weaken the influence of gender on taxpayer compliance. This study was tested using simple line regression and MRA in obtaining a comprehensive picture of the influence of dependent, independent and moderating variables i. Regression equations in this study used two regression equations, namely those in the first equation using simple regression then the second equation performed moderation regression:

$$Y = \alpha + b_1X_1$$

$$Y = \alpha + b_1X_1 + b_2X_M + b_3X_{1 \cdot X_M}$$

Information:

Y = Tax Compliance

X_1 = Gender

X_M = Love of Money

$X_{1 \cdot X_M}$ = Interaction between X_1 and X_M

α = Constanta

b = Regression coefficient

Coefficient of Determination (R²)

The coefficient of determination (R²) can be used in predicting how much influence the contribution of independent variables has on dependent variables on the condition that the results of the regression analysis test are of significant value (Sugiyono, 2016). The value of the magnitude of the coefficient of determination is only between 0-1 (0 < R² < 1). The greater the value of the coefficient of determination, the stronger the influence of the independent variable, and vice versa, the smaller the value of the coefficient of determination, the smaller the influence between the independent variable on the dependent variable.

RESULTS AND DISCUSSION

In the study, the questionnaire was distributed to 100 respondents, but only 96 data samples passed the test where the respondents were male 56 respondents and respondents who were female there were 40 respondents. The length of the business is dominated by businesses that have been running for about 6-10 years (34 respondents) and the type of business is dominated by culinary types (67 respondents). Based on the level of education, it is dominated by S1 with a total of 44 respondents. Data on the gender, length of business, type of business, and education level of respondents are presented in the following table.

Table 22. Respondent Description

	Information	Sum	%
Gender	Man	56	58%
	Woman	40	42%
Length of Business	< 3 Years	19	20%
	3-5 Years	34	35%
	6-10 Years	34	35%
	> 11 Years	9	9%
Business Type	Culinary	67	70%
	Service Services	20	21%
	Trade	5	5%
	Culinary and Service Services	3	3%
	Culinary and Trade	1	1%
Education	High School/Vocational High School Equivalent	24	25%
	D3	17	18%
	S1	44	46%
	S2	11	11%
	S3	0	0%

Descriptive Statistics

Here are the values generated in descriptive statistical testing:

Table 33. Descriptive Statistics

	N	Range	Min	Max	Mean	Std. Deviation
Love of Money (Xm)	96	34	10	44	34,30	5,12
Tax Compliance (Y)	96	18	12	30	20,84	4.43
Valid N (listwise)	96					

In table 3 above, it can be seen that the number of data analyzed was 96 data samples. The highest and lowest values addressed by the variables Love for Money are 44 and 10. Meanwhile, the average intended moderation variable is 34.30 with a standard deviation of 5.12. The lowest value aimed at the Tax compliance variable is 12 and the highest is 30, and the average is 20.84 with a standard deviation of 4.43. So it can be concluded that in descriptive statistical testing found the results of the entire average are positive. In the results of the data obtained, validity testing, reliability, and classical assumption tests will be carried out which will test the level of validity of answers in filling out questionnaires so that they can be trusted.

Test Data quality

Validity and Reliability Test

The number of respondents is 96 so the r-value of the table can be obtained by means of a table r product moment pearson with $df = 96-2=94$ then the r table is 0.200. Each questionnaire question will be said to be valid if $r \text{ count} > r \text{ table}$ by looking at Corrected Item Total Correlation.

Table 44. Questionnaire Validity Test Results

Variable	Corrected Items Total Correlation	r table	Information
Question 1	0.677	0.200	Valid
Question 2	0.686	0.200	Valid
Question 3	0.713	0.200	Valid
Question 4	0.655	0.200	Valid

Question 5	0.551	0.200	Valid
Question 6	0.538	0.200	Valid
Question 7	0.639	0.200	Valid
Question 8	0.585	0.200	Valid
Question 9	0.500	0.200	Valid
Question 10	0.640	0.200	Valid
Question 11	0.564	0.200	Valid
Question 12	0.570	0.200	Valid
Question 13	0.343	0.200	Valid
Question 14	0.540	0.200	Valid
Question 15	0.535	0.200	Valid
Question 16	0.431	0.200	Valid

Source: Data processed, SPSS (2022)

The test results show a calculated r value above 0.200, thus it can be concluded that the question is declared valid.

Table 55. Reliability Test Results

Variable	Cronbach's Alpha	Information
Tax Compliance (Y)	0,697	RELIABLE
Love of Money (Xm)	0,711	RELIABLE

Source: Data processed, SPSS (2022)

The test results showed the value of Cronbach's Alpha on tax compliance of $0.697 > 0.60$ and the test showed the value of Cronbach's Alpha on tax compliance of $0.711 > 0.60$. Thus it can be concluded that the research instruments on tax compliance and the love of reliable money.

Test Classical Assumptions

The classical assumption test for normality, heteroskedasticity, and multicollinearity, can be said to have passed the classical assumption test. In the normality test the histogram produces a mountainous curve shape meaning that it can be said that the pattern is normally distributed, the normality test when viewed based on normal probability (P-Plot), the p-plot produces a diagonal line which can be interpreted to mean that the pattern is normally distributed so that both seen from in the form of curves and the p-plot of this study passes the test of classical assumptions for normality.

The heteroskedasticity test in this study showed from the output of the geysers test results that there was no significant relationship between all independent variables to the residual absolute value, which was indicated by Sig. worth 0.844 for variable X 1 (gender) and 0.365 for variable XM (love of money) greater than 0.05 which means that this model is free from heteroskedasticity or homoskedasticity. Research on the classical assumption test of multicollinearity shows that the tolerance value is 0.988 and the VIF value is 1.012, which means that both show values greater than 0.10 and smaller than 10.00 which can be said that with these results there is no occurrence of multicollinearity.

Hypothesis Test Results

Simple Linear Regression Analysis

A simple linear regression test aims to analyze the Effect of Gender on tax compliance in Salatiga City. Linear regression analysis is a statistical analysis that is parametric in nature and uses data whose measurement scale is already normally distributed. The following is a table of multiple linear regression results:

Table 66. Simple Linear Regression Calculation Results

Variable	Unstandardized Coefficients		Beta	T	Sig.	Information
	B	Std. Error				
Constant	17,800	0,361		49,241	0,000	
Gender	7,127	0,553	0,799	12,884	0,000	Hypothesis Accepted

a. Dependent Variable: Tax Compliance

Source: Data processed, SPSS (2022)

In table 6 above, it can be seen that the value of the coefficient of gender influence on tax compliance is 7.127, the t value is 12.884 and it can be concluded that the gender variable as a significant positive impact on tax compliance because the sig value is 0.00 > 0.05. So the results of the table above conclude that hypothesis 1 is accepted.

Moderation Regression Analysis

Moderation Regression Analysis (MRA) is a special analysis of linear multiple regression where the regression equation contains for interaction (multiplication of two or more independent variables of moderation is used interaction test namely MRA (Moderated Regression Analysis), in which case the moderation variable refers to Love for Money. The following is a table of moderation regression test results:

Table 7. 11 Moderation Regression Calculation Results

Variable	Unstandardized Coefficients		Beta	T	Sig.
	B	Std. Error			
Constant	17,004	1,869		9,099	0,000
Gender (X ₁)	7,102	0,558	0,796	12,718	0,000
Love of Money (X _M)	0,024	0,054	0,027	0,434	0,665

a. Dependent Variable: Tax Compliance

Source: Data processed, SPSS (2022)

Table 7.1 above the regression results shows that the coefficient of gender influence on tax compliance is 7.102, and the t value is 12.718. While the value of the coefficient of love for money is 0.024, the value of t is 0.434 and the significance is 0.665. So from these results, it can be proven that gender affects tax compliance while love for money does not significantly affect tax compliance because the significance value is $0.665 > 0.05$.

Table 7. 22 Moderation Regression Calculation Results

Variable	Unstandardized Coefficients		Beta	T	Sig.	Information
	B	Std. Error				
Constant	21,590	2,348		9,194	0,000	
Gender (X ₁)	-3,828	3,657	-0,429	-1,047	0,298	
Love of Money (X _M)	-0,112	0,069	-0,129	-1,632	0,106	Hypothesis Accepted
Gender (X ₁)*Love of Money (X _M)	0,317	0,105	1,264	3,022	0,003	

Source: Data processed, SPSS (2022)

Table 7.2 above shows the coefficients of gender influence, love of money, and interaction with the love of money. The interaction variable is obtained by multiplying the value between gender and the standard value of Love for Money. From the output of table 7.2, it can be seen that the values of the variables Gender and love for money by obtaining significance values of

0.298 and 0.106, respectively, which means that they do not have a significant influence on Tax Compliance. While the value of the interaction variable coefficient (Gender*Love for Money) is 0.317, the t value is 3.022 and the significance is 0.003. This means that the love of money is capable of being a moderator in the relationship between gender influences on tax compliance. The Coefficient value from table 6 is 7.127 which means that the value is higher before adding the interaction between the gender variable and the love for money of 0.317 which means that the love of money will weaken the relationship between gender and the level of tax compliance. So the results of the table above conclude that hypothesis 1 is accepted.

Coefficient of Determination (R²)

The following is a table of the results of the study using the coefficient of determination:

Table 8. Coefficient of Determination (R²)

Model Summary				
Type	R	R Square	Adjusted R Square	Std.Error of the estimate
1	.799 ^a	0,638	0,635	2,68086
a. Predictors: (Constant), Gender				

From the output above, an Adjusted R Square value (coefficient of determination) of 0.638 is obtained, which means the influence of gender variables on tax compliance of 0.64%. In this case, it can be said that gender influences can affect tax compliance.

DISCUSSION

The first hypothesis (H1) in this study is that gender can affect tax compliance. In this case it can be addressed on the basis of Table 6 that the value of gender significance states that the value of significance is less than 0.05 i.e. by 0.000. Apart from that, the coefficient of determination test (R²) of 0.638 showed that the influence of gender on tax compliance was 64%. So it can be concluded that H1 in this study is accepted. Researchers show that tax compliance in Salatiga City is influenced by gender. So this condition can provide an affirmation that the female gender is more likely to behave in compliance with taxes than men. When viewed from the results of this study, female taxpayers tend to be more honest and consider their guilt more when they do not pay their obligations according to the time they specify. Meanwhile, it is mandatory for men to comply with their tax obligations, due to the reason of the fear of sanctions imposed. Hypothesis 1 suggests that gender affects tax compliance. These results are not in line with studies conducted by Fitriyani et al (2018), Kakunsi et al (2017), and Corolina & Debbianita (2019), that gender cannot affect tax compliance, both men and women will have the same trait to tax compliance. However, line with research from Puspitaningrum (2018) and Prayoga (2020), by stating that gender has a positive effect on tax compliance.

The second hypothesis (H2) in this study is that the love of money is able to moderate gender relations with tax compliance. The results of the analysis show that the love of money can weaken the relationship between gender and tax compliance. So it can be concluded that H2 in the study is accepted. The results of the study found that the interaction between gender and love of money can reduce the level of tax compliance and can decrease a person's efforts in doing tax compliance. The higher the attitude of love for money, the lower the individual in carrying out his tax compliance. From the results of the study, it can be concluded that the gender of female taxpayers in responding to money is more considerate of fulfillment in their tax payments compared to male taxpayers. Women taxpayers are not ambitious when it comes to obtaining a position, power, or freedom as long as their needs are met, in contrast to men they are more ambitious in obtaining it, and they tend to be freer in responding to what should be their obligations. To date, there has been no specific research in terms of the love of money as a moderation variable linking gender to tax compliance. But there are studies that say that the love of money affects tax compliance (Prena & Putuhena, 2022). But it is not in line with research from Bone & Indriani (2022), and Puspita & Yadnyani (2021), that love of money cannot affect tax compliance.

CONCLUSION

This research proves that gender influences tax compliance and the love of money is able to moderate (weaken) the relationship between gender and tax compliance. Based on these findings, the researcher was successful in exploring how gender influences tax compliance by using a moderating variable, namely the love of money because until now not many researchers have used the love of money variable as a moderating variable related to gender and tax compliance.

This study has several shortcomings and limitations. The limitations they have are limitations in terms of data samples, the number of questionnaires that are responded to is limited due to the COVID-19 pandemic so alternative dissemination is used, namely through the Google form. In addition, the respondents in this study are not too broad, namely only 96 respondents out of 14,440 taxpayers who have businesses in Salatiga. This is also intended because it shortens the existing research time. So within these limitations, it can be a great opportunity for further research. So the suggestion from the researcher for further research is to increase the research sample and cover a wider area so that later it can present data that is more accurate and more generalizable. For further research, it can also replace or add variables that have not been studied before.

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