Determinants of Tax Evasion in Micro Small Medium Enterprises: An Explanation of Ethics Theory

Selfira Salsabilla[1]*

AFFILIATION:
[1]Department of Accounting, Faculty of Business and Economics, Universitas Islam Indonesia

*CORRESPONDENCE:
selfirasalsabilla@uii.ac.id

Abstract

Main Purpose - The purpose of this study was to examine the effect of perceived benefits and moral obligations on tax evasion by Micro, Small, and Medium Enterprises.

Method - This research is a quantitative study with a survey method. The population of this research consists of MSMEs in the Special Region of Yogyakarta (DIY), with the sample selected using a convenience sampling technique. The study involved 144 MSMEs. The data was analysed using the Structural Equation Model with the help of SmartPLS software.

Main Findings - The results of data analysis show that perceived benefits have a significant positive effect on tax evasion. Meanwhile, moral obligation has a negative effect on tax evasion. This means that it is necessary to reduce the perception of benefits and increase moral obligation to reduce tax evasion.

Theory and Practical Implications - The government needs to strive to increase moral obligations and reduce the perception of benefits so that MSMEs do not engage in tax evasion. Socialization programs need to be designed not only to provide technical information on tax calculation and reporting, but also to include knowledge that addresses the ethics of MSME owners and managers.

Novelty - This article offers an examination of the factors that influence tax evasion on MSMEs in Indonesia as a developing country, with the framework of Ethical Theory.

Keywords: Perceived Benefit, Moral Obligation, Tax Evasion, MSME, Ethics Theory.

Abstrak

***Tujuan Utama** – Tujuan penelitian ini adalah untuk menelaah pengaruh persepsi benefit dan kewajiban moral terhadap penggelapan pajak oleh Usaha Mikro Kecil dan Menengah (UMKM).*

***Metode** – Penelitian ini merupakan penelitian kuantitatif dengan metode survey. Populasi peneliti ini adalah UMKM di kawasan DIY dengan pengambilan sampel menggunakan teknik convenience sampling. Penelitian ini melibatkan 144 pelaku UMKM. Data dianalisis dengan menggunakan Model Persamaan Struktural dengan bantuan software SmartPLS.*

***Temuan Utama** – Hasil analisis data menunjukkan bahwa persepsi benefit berpengaruh positif signifikan terhadap penggelapan pajak. Sementara itu kewajiban moral berpengaruh negative terhadap penggelapan pajak. Hal ini bermakna perlunya menurunkan persepsi benefit dan meningkatkan kewajiban moral untuk dapat menurunkan penggelapan pajak.*

***Implikasi Teori dan Kebijakan** – Pemerintah perlu berupaya untuk dapat meingkatan moral obligasi dan menurunkan persepsi benefit agar UMKM tidak melakukan tax evasion. Program pelatihan tidak hanya memberikan informasi teknis penghitungan dan pelaporan pajak namun perlu diselipkan pengetahun yang dapat menyentuh etika dari pemilik dan pengelola UMKM.*

***Kebaruan Penelitian** – Artikel ini menawarkan telaah faktor-faktor yang mempengaruhi penggelapan pajak pada UMKM di Indonesia sebagai negara berkembang dengan kerangka Teori Etika*

***Kata Kunci:** Persepsi Benefit, Kewajiban Moral, Penggelapan Pajak, UMKM, Teori Etika*

INTRODUCTION

Taxes are the primary source of state revenue for financing development and public services. However, the level of tax compliance in Indonesia remains relatively low, particularly in sectors such as Micro, Small, and Medium Enterprises (MSMEs). As of 2022, data from the Directorate General of Taxes shows that out of 65 million MSME players in Indonesia, only around 2.3 million have a Taxpayer Identification Number (NPWP) (Candra, 2024). The MSME sector in Daerah Istimewa Yogyakarta (DIY) contributes significantly to the regional economy, totaling 79.6% of DIY's gross regional domestic product (GRDP). The average annual growth in MSME turnover in this region is 1.37%. However, the contribution to tax revenue is still relatively low, at less than 2% (Kanwil DJPb DIY, 2022). This indicates that the number of registrants and tax revenue from the MSME sector remain far below their actual potential.

For countries, taxes are the main source of funding for government spending. Conversely, for companies, taxes are a burden that reduces net profits (Suandy, 2017). This difference in interests causes companies to tend to reduce the amount of tax they pay, either legally or illegally. Reducing tax liabilities through illegal/unlawful means refers to the practice of tax evasion (Lyons, 1996). Tax evasion is considered unethical behavior because it violates moral and legal obligations. This shows that ethics play a role in taxation when individuals try to justify their noncompliance with various reasons (Alleyne, P. & Harris, T. 2017).

In the MSME sector, tax evasion practices appear in simple forms, such as not reporting income in full, inflating costs, not keeping records, or manipulating financial data (Mu, Fentaw, & Zhang, 2023; Suyanto et al., 2025). This situation occurs due to a lack of understanding of taxes among MSME players, which results in incomplete tax returns and incorrect tax calculations (Novikasari et al. , 2021). Some of them are not yet aware that errors/incomplete tax returns, as well as falsification of records/bookkeeping, constitute tax crimes (Novikasari et al., 2021).

Several previous studies have tested tax evasion behaviour using behavioural theories such as the theory of planned behaviour, for example Alleyne, P. & Harris, T. (2017) testing the intent of taxpayers in Barbados to commit tax evasion, Nasrah (2024) examining tax evasion cases to identify loopholes in the tax system, Alwi, Osman, & Nabi Ahmad Khan (2022) examining the factors that cause workers in Malaysia to engage in tax avoidance. However, studies elaborating on ethics theory in the context of MSME actors in Indonesia are still limited. This theory is considered relevant for understanding the decisions of MSME actors regarding compliance with or evasion of taxes.

From an ethics theory perspective, tax evasion behavior is the result of an ethical decision-making process that considers an individual's perception of the benefits and risks of an action, as well as the moral obligation to do the right thing (Hunt & Vitell, 1986). Perceived benefits have been shown to encourage individuals to pirate e-books because the benefits are felt only by users, while authors and publishers bear the losses (Jannah & Kholid, 2020). In line with this, perceived benefits can also encourage tax evasion, as taxpayers focus more on personal losses than on losses incurred by the state. Jannah & Kholid (2020) suggest that moral obligation can influence individuals to engage in unethical behavior. Therefore, it is essential to consider ethical factors, such as perceived benefits and moral obligations, to develop more effective strategies for enhancing tax compliance.

From an academic perspective, this research is expected to expand Ethics Theory in the context of taxation, particularly in the MSME sector. In practical terms, this research is expected to serve as a consideration for tax authorities in planning strategies to increase tax compliance that not only focus on law enforcement aspects, but also emphasize a moral approach, ethical awareness, and a long-term understanding of tax compliance for MSME players.

LITERATURE REVIEW

Ethics Theory

Some researchers have argued that tax evasion is unethical behavior. Regarding this issue, they use an ethical decision model to explain tax evasion. Hunt & Vitell (1986) developing an ethics theory to explain the process of ethical decision-making based on teleological and deontological considerations. Teleological considerations refer to the consequences of an action, where the perception of the consequences of an action can influence intentions (Hunt & Vitell, 1986). In this case, individuals will evaluate an action based on the benefits or losses that will be obtained for themselves or others. Meanwhile, the deontological ethical theory framework is an ethical decision-making process carried out by comparing a behavior with a set of norms or moral principles that are considered correct (Hunt & Vitell, 1986). The focus of the deontological approach is on the moral assessment of the action itself, not on the results of its consequences (Yoon, C., 2012). Individuals will judge an action as morally right or wrong, regardless of whether it provides benefits or disadvantages.

Tax Evasion

Tax evasion is an act committed by taxpayers to reduce or avoid tax obligations that should be paid (Alm, 2012). Taxpayers deliberately avoid and conceal various documents that can be used as evidence by the tax authorities (Kassa, 2021). This action constitutes a criminal offense under the law (Nangih & Dick, 2018). Tax evasion practices can take the form of manipulative activities that include misreporting sales tax, failing to file tax returns correctly, concealing data, falsification, and committing fraud and deception in tax invoice details in order to pay lower sales tax (Al-Rahamneh & Bidin, 2022).

Hypotheses Development
Perceived benefits on the intention to tax evasion

Ethics theory is represented as the perceived consequences of whether the action provides benefits or risks (Hunt & Vitell, 1986). The perceived benefits are related to MSME actors' belief in the positive outcomes that will be achieved through a particular action. They believe that the positive consequences of tax evasion will be tax savings and an increase in net wealth (Alm & Finlay, 2013; Mu et al., 2023). On the other hand, the perceived risks in the context of tax evasion include belief in the negative consequences of such actions, such as the potential to be detected committing violations and facing legal problems (Palil et al., 2016). Perceived benefits have a positive effect on the intention to commit violations (Jannah & Kholid, 2020). This indicates that the greater the perceived benefits of a violation, the greater the intention to commit tax evasion. Several previous studies have confirmed the influence of perceived benefits on intention (Jannah & Kholid, 2020; Kholid, Diptasary, & Tumewang, 2021; Marco & Arifin, 2024). Based on the explanation above, the hypothesis proposed is
*H1: Perceived benefits have a positive effect on tax evasion*

Moral obligation on the intention to tax evasion

Another factor that can influence tax evasion is moral obligation. Moral obligation reflects the principles and responsibilities of taxpayers to pay a reasonable amount of tax to the tax authorities voluntarily and without pressure from other parties (Kassa, 2021). In general, moral obligation is categorized as part of deontological theory, which relates to feelings of guilt or individual responsibility in deciding to perform or avoid a certain action (Yoon, C., 2011). Moral obligation is a key factor influencing tax evasion (Alleyne,P. & Harris, T., 2017; Culiberg, 2018; Owusu et al., 2020). Tax morale can negatively influence taxpayers' behavior, leading them to evade taxes (Alleyne, P. & Harris, T. 2017). This indicates that the lower the tax morale, the higher the tendency to commit tax evasion. A study of MSMEs in Jordan revealed that moral obligation has a significant influence on tax

evasion behavior (Al-Rahamneh & Bidin, 2022). Based on the explanation above, the hypothesis proposed is

H2: Moral obligation has a negative effect on tax evasion.

Figure 1 illustrates the research model based on ethical theory.
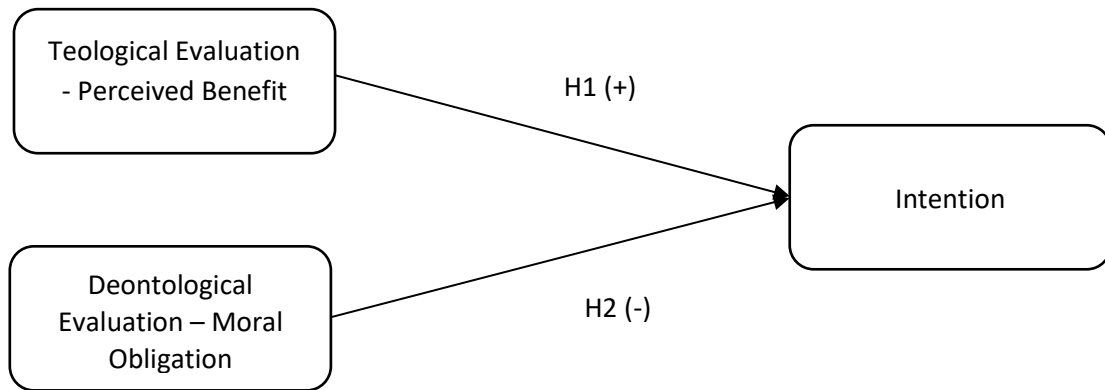
Figure 1. Research Model
Source: The author, 2025

RESEARCH METHOD

This research is survey-based quantitative research. The population of this study consisted of MSMEs in Daerah Istimewa Yogyakarta (DIY). The sample selection employed convenience sampling, where participants were selected based on their ease of access and willingness to participate. The sample collection preparation stage began with identifying potential MSMEs to be sampled, followed by assigning surveyors to distribute questionnaires to these MSMEs. The sample in this study is owners or managers of Micro Small and Medium Enterprises (MSMEs) located in Yogyakarta. A total of 144 respondents participated in this study. Table 1 presents the demographic information of the respondents who participated in this study. Based on gender, 96 respondents were male, and 48 respondents were female. Meanwhile, when examined in terms of age, most respondents fall within the 26-30 year age range (49 respondents). The profile of the businesses owned shows that most have an age between 1 and 5 years (88 respondents). The type of business participating in this study is mostly trade (84 respondents). Examined from the number of employees, most respondents participating in this article have businesses with between 1 and 5 employees (88 respondents).

Table 1. Demographic information

	Freq.	Percentage		Freq.	Percentage
Gender			**Age of Business (years)**		
Male	96	66,67%	1-5	88	61,11%
Female	48	33,33%	6-10	47	32,64%
			11-15	9	6,25%
Age of Respondents (years)			**Business Type**		
<25	15	10,42%	Trade	84	58,33%
26-30	49	34,03%	Services	52	36,11%
31-35	28	19,44%	Manufacturing	8	5,56%
36-40	20	13,89%			

	Freq.	Percentage		Freq.	Percentage
41-45	13	9,03%	**Number of Employees**		
45-50	6	4,17%	<5	104	72,22%
>50	13	9,03%	6-10	23	15,97%
			11-15	14	9,72%
			>15	3	2,08%

Source: Processed by author (2025)

Variable measurements in this study were adopted and modified from previous studies. The tax evasion intention variable consists of 3 items adopted from Alleyne, P. & Harris, T. (2017). Meanwhile, the Moral Obligation and Perceived Benefit variables are measured by 4 items each, adopted from (Jannah & Kholid, 2020; Cheolho Yoon, 2011). Table 2 presents complete information on the variables measured in this study. This study uses a 5-point Likert scale to measure each variable.

Table 2. Variable Measurements

Variable	Items	Reference
Tax Evasion	1. If I have the opportunity, I will commit tax evasion. 2. In the future, I might commit tax evasion 3. I have the intention to commit tax evasion	(Alleyne, P. & Harris, T. 2017).
Moral Obligation	1. I think engaging in tax evasion is morally wrong 2. I feel guilty if I commit tax evasion 3. Tax evasion goes against my principles 4. Committing tax evasion would be morally wrong for me.	(Jannah & Kholid, 2020; Yoon, C., 2011)
Perceived Benefit	1. If I commit tax evasion, I will have more money for personal/business purposes. 2. If I commit tax evasion, I will feel more quickly done with my tax affairs. 3. If I commit tax evasion, I will have more funds available to invest in my business. 4. If I commit tax evasion, I will have more capital that can be used to expand my business.	(Jannah & Kholid, 2020; Yoon, C., 2011)

Source: Processed by author (2025)

The data that has been collected is analysed using Structural Equation Modelling (SEM) with the help of SmartPLS. The analysis was carried out in two stages, namely measurement model analysis and structural model analysis (Hair et al., 2017). Measurement model analysis includes validity and reliability testing. Validity tests include outer loading and discriminant validity. Meanwhile, the reliability includes composite reliability and Cronbach's alpha (Hair et al., 2017). The structural model includes hypothesis testing to see the effect of independent variables on the dependent variable, and also to determine the strength of the research model proposed in this study (Hair et al., 2017).

RESULTS

The results of the data analysis show that the items measuring each variable have outer loadings above the standard. Generally, the standard outer loading is more than 0.7 (Hair et al., 2017). Table 3 shows that the items for measuring intention have outer loading between 0.870 to 0.901. Meanwhile, the items for measuring moral obligation have outer loading between 0.771 to 0.872.

Outer loading for perceived benefit items is between 0.746 to 0.837. The standard Average Variance Extracted (AVE) value is above 0.5 (Hair et al., 2017). The results of the data analysis show that the AVE values for each variable, intention, moral obligation, and perceived benefit, are 0.793, 0.897, and 0.631, respectively. This indicates that the variable measurement is valid.

Table 3. Test of Validity and Reliability

	Outer Loading	Average Variance Extracted (AVE)	Composite Reliability (CR)	Cronbach's Alpha (CA)
Intention (IN)		0.793	0.920	0.870
IN1	0.901			
IN2	0.900			
IN3	0.870			
Moral Obligation (MO)		0.685	0.897	0.846
MO1	0.826			
MO2	0.872			
MO3	0.839			
MO4	0.771			
Perceived Benefit (PB)		0.631	0.872	0.812
PB1	0.746			
PB2	0.761			
PB3	0.830			
PB4	0.837			

Source: Processed data using SmartPLS (2025)

Table 3 presents information on Composite Reliability (CR) and Cronbach's Alpha (CA). The measurement standard for meeting reliability with CR and CA is greater than 0.7 (Hair et al., 2017). The results of the data analysis, presented in Table 3, show that the CR values for intention, moral obligation, and perceived benefit are 0.920, 0.897, and 0.872, respectively. Meanwhile, the CA values for intention, moral obligation, and perceived benefit are 0.87, 0.846, and 0.812, respectively. These results indicate that the measurement items are reliable. Table 4 presents information about the results of discriminant validity testing. This study employs cross-loading for testing discriminant validity. A measurement item is considered valid if the outer loading value (bold number) is greater than the cross-loading on other variable measurement items (Hair et al., 2017). For example, the outer loading value of IN1 (0.901) is greater than the cross loading of IN1 with MO (- 0.410) and PB (0.320). Another example is that the outer loading value of PB1 (0.746) is greater than the cross loading of PB1 with IN (0.210) and PB (0.026).

Table 4. Test of Discriminant Validity

	IN	MO	PB
Intention (IN)			
IN1	**0.901**	-0.410	0.321
IN2	**0.900**	-0.363	0.296
IN3	**0.870**	-0.373	0.281
Moral Obligation (MO)			
MO1	-0.379	**0.826**	-0.119
MO2	-0.355	**0.872**	-0.076
MO3	-0.356	**0.839**	-0.127
MO4	-0.331	**0.771**	-0.037

	IN	MO	PB
Perceived Benefit (PB)			
PB1	0.210	0.026	**0.746**
PB2	0.353	-0.194	**0.761**
PB3	0.210	-0.011	**0.830**
PB4	0.237	-0.096	**0.837**

Source: Processed data using SmartPLS (2025)

Table 5 presents information on the results of hypothesis testing. The analysis results show the R-Square (Adjusted) value of 27% (26%). This means that the model in this study can explain tax evasion by 27% (26%). The results of data analysis show that perceived benefits have a positive effect on tax evasion ($\beta = 0.293$; $p < 0.01$). This indicates that hypothesis 1 is accepted. This means that the perceived benefits perceived by respondents increase the likelihood of tax evasion. The results of data analysis also show that moral obligation has a significant negative effect on tax evasion ($\beta = -0.398$; $p<0.01$). This means that the second hypothesis can be accepted. This means that high moral obligation can reduce the intention to commit tax evasion.

Table 5. Hypothesis Testing

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values	Decision
H1. PB -> IN	0.293	0.301	0.062	4.712	0.000	Accepted
H2. MO -> IN	-0.398	-0.405	0.074	5.355	0.000	Accepted
R-Square: 27%						
R-Square Adjusted: 26%						

Source: Processed data using SmartPLS (2025)

DISCUSSION

This article finds that the perception of benefits has a positive effect on tax evasion. From an ethical theory perspective, these findings indicate that MSME actors evaluate actions based on the benefits or consequences they derive. MSME actors view tax evasion as a beneficial action, thereby increasing the likelihood of tax evasion occurring. These results align with several studies that have found a positive correlation between the perception of benefits and the intention to commit illegal acts, such as e-book piracy (Jannah & Kholid, 2020) and digital piracy (Yoon, C., 2011). This suggests that the government needs to effectively counter the perception that tax evasion is beneficial for MSME owners and managers.

These findings regarding the perception of benefits indicate that MSMEs carefully consider the cost-benefit ratio of the taxes they must pay. This suggests that the government should campaign to MSME owners and managers about the various benefits that MSMEs gain from paying taxes. This effort could be done, for example, by emphasizing that paying taxes is a long-term investment rather than a burden for MSMEs. Campaigns highlighting the positive impact of taxes paid by MSME owners and managers should also be targeted specifically at MSMEs. The government can also strive to provide non-financial incentives for MSMEs that comply with tax payments. Non-financial incentives, such as these, can be utilized by MSMEs to enhance their branding, ultimately increasing profits. The issue of complexity in calculating and paying taxes also needs attention. The complexity of this system encourages the perception that tax evasion is easier and more beneficial. Therefore, providing free tax assistance services for MSMEs or providing user-friendly tax applications that can be integrated with MSME financial systems will reduce the perceived benefits of tax evasion.

This article finds that moral obligation has a significant negative effect on tax evasion. Based on deontological ethics theory, these findings indicate that ethical behavior is influenced by the fulfillment of moral obligations rather than by the consequences that arise. Thus, MSME actors with a high level of moral obligation tend to view tax reporting as something that must be obeyed, thereby reducing the incentive to engage in tax evasion. Moral obligation was found to have a significant negative effect on tax evasion. Taxpayers with high moral standards tend not to engage in tax evasion (Alleyne, P. & Harris, T. 2017). This result is in line with several previous articles that found a negative effect of moral obligation on an illegal act, such as tax evasion (Al-Rahamneh & Bidin, 2022), e-book piracy (Jannah & Kholid, 2020), digital piracy (Yoon, C., 2011), and music piracy (Philmore Alleyne, Soleyn, & Harris, 2015). This highlights the importance of enhancing the moral obligation of MSME owners and managers to prevent tax evasion. The government needs to play an active role in promoting a greater sense of moral obligation among MSME owners and managers. However, these results contradict the findings of Kassa (2021), which suggest that MSME taxpayers are influenced by other parties to engage in tax evasion and have a low moral motivation for fulfilling their tax payments to the government.

It is not enough for the government to provide technical information on how to calculate, pay, and report taxes. The government needs to provide information on the importance of tax payment from the perspective of ethics and social benefits. Media and communicative narratives need to be sought so that important messages about the ethics and social benefits of tax payment can be well received by MSME owners and managers. The awareness of ethics and social benefits is expected to encourage MSME owners and managers to refrain from engaging in tax evasion. Efforts to involve various parties in conveying this message will greatly help achieve the objectives. Involvement, for example, the cooperative office to provide training to MSMEs is not only limited to strategic business development but can also be extended to moral responsibility in taxation.

CONCLUSION

This study aims to examine the effect of moral obligation and perceived benefits on tax evasion in MSMEs, utilizing an ethical theoretical framework. The findings of this study reveal that the perception of benefits has a positive influence on tax evasion, while moral obligation exerts a significant negative influence on tax evasion. The results of the data analysis indicate that a sense of moral obligation can reduce the intention to commit tax evasion. Additionally, the results of the data analysis also show that perceived benefits have a positive effect on the intention to commit tax evasion. This suggests that the perceived benefits of committing tax evasion encourage respondents to engage in tax evasion. This study is limited to the stage of intention to commit tax evasion and has not yet progressed to the stage of actual taxpayer behavior. Additionally, this study has not considered the educational background of respondents, which may have the potential to influence their understanding, perceptions, and decision-making regarding tax compliance or evasion.

SUGGESTION
The suggestions are divided into two:
1. Practical advice: The government, as the authorized party to force taxpayers to pay taxes, needs to make policies to encourage awareness that paying taxes is part of their moral obligation as citizens. Creative campaigns need to be conducted to communicate this to MSMEs. This is because fostering the moral obligation to pay taxes makes taxpayers less likely to engage in tax evasion. In addition, campaigns to provide information on the negative impact of not paying taxes should also be carried out to emphasize to taxpayers that not paying taxes is not

beneficial. On the other hand, the government can collaborate with universities and MSME associations by providing assistance and mentoring, thereby combining academic knowledge with business practices. This will enable MSMEs to better understand their tax obligations and ultimately comply with tax regulations.

2. Theoretical Suggestions: Ethical theory can explain the intention to commit tax evasion. An exploration of related variables based on ethical theory is necessary to identify other factors that influence tax evasion, such as justice and risk perception, in order to provide a more comprehensive understanding of the determinants of tax evasion.

REFERENSI

Al-Rahamneh, N. M., & Bidin, Z. (2022). The effect of tax fairness, peer influence, and moral obligation on sales tax evasion among Jordanian SMEs. *Journal of Risk and Financial Management, 15*(9), 407. https://doi.org/10.3390/jrfm15090407

Alleyne, P., & Harris, T. (2017). Antecedents of Taxpayers' Intentions to Engage in Tax Evasion: Evidence from Barbados. *Journal of Financial Reporting and Accounting*, *15*(1), 2–21. https://doi.org/10.1108/JFRA-12-2015-0107

Alleyne, Philmore, Soleyn, S., & Harris, T. (2015). Predicting Accounting Students' Intentions to Engage in Software and Music Piracy. *Journal of Academic Ethics*, *13*, 291–309. https://doi.org/10.1007/s10805-015-9241-7

Alm, J. (2012). Measuring, explaining, and controlling tax evasion: lessons from theory, experiments, and field studies. *International Tax and Public Finance*, *19*(1), 54–77. https://doi.org/10.1007/s10797-011-9171-2

Alm, J., & Finlay, K. (2013). *Who benefits from tax evasion. Economic Analysis and Policy*. *43*(2), 139–154. Retrieved from https://www.researchgate.net/profile/James-Alm/publication/237138582_Who_Benefits_from_Tax_Evasion/links/5a1c3b260f7e9bd1be5c5542/Who-Benefits-from-Tax-Evasion.pdf

Alwi, N. H., Osman, Z., & Nabi Ahmad Khan, B. (2022). Tax Evasion Behavior among Salaried Worker in Malaysia: A Socio-Psychological Framework. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, *12*(4). Retrieved from https://www.researchgate.net/profile/Noral-Hidayah-Alwi-2/publication/366466295_Tax_Evasion_Behavior_among_Salaried_Worker_in_Malaysia_A_Socio-Psychological_Framework/links/63a51192a03100368a1ff487/Tax-Evasion-Behavior-among-Salaried-Worker-in-Malaysia-A-Socio-Psychological-Framework.pdf

Candra, S. A. (2024). Mengantar UMKM Naik Kelas, Beragam Fasilitas Pajak Diberikan Otoritas. Retrieved from DDTC News website: https://news.ddtc.co.id/berita/nasional/1805918/mengantar-umkm-naik-kelas-beragam-fasilitas-pajak-diberikan-otoritas

Culiberg, B. (2018). How can governments tackle consumption tax evasion? Shedding light on the antecedents of consumer attitudes and intentions. *Journal of Nonprofit & Public Sector Marketing*, *30*, 367–86. https://doi.org/10.1080/10495142.2018.1452824

Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (Second Edi). Loas Angeles: Sage Publications.

Hunt, S. D., & Vitell, S. (1986). A General Theory of Marketing Ethics. *Journal of Macromarketing*, *6*(1), 5–16. https://doi.org/10.1177/027614678600600103

Jannah, I., & Kholid, M. N. (2020). Ethics theory and theory of reasoned action in e-book piracy : An empirical study of accounting students. *International Journal of Research In Business and Social Science (IJRBS)*, *9*(3), 114–122. https://doi.org/https://doi.org/10.20525/ijrbs.v9i3.675

Kanwil DJPb DIY. (2022). Kajian Fiskal Regional D.I. Yogyakarta Triwulan I Tahun 2022. Retrieved from Direktorat Jenderal Perbendaharaan (DJPb) Kementerian Keuangan RI website: https://djpb.kemenkeu.go.id/kanwil/diy/id/inforormasi-publik-kanwil/informasi-publik/kfr/3294-kajian-fiskal-regional-d-i-yogyakarta-triwulan-i-tahun-2022.html?utm_source=chatgpt.com

Kassa, E. T. (2021). Factors Influencing Taxpayers to Engage in Tax Evasion: Evidence from Woldia City Administration Micro, Small, and Large Enterprise Taxpayers. *Journal of Innovation and Entrepreneurship*, *10*(1), 8. https://doi.org/10.1186/s13731-020-00142-4

Kholid, M. N., Diptasary, F. A. A., & Tumewang, Y. K. (2021). An Integrated Model to Predict Cheating on Online Exam Among Accounting Students: Does Islamic Religiosity Matter? *..Jurnal Reviu Akuntansi Dan Keuangan*, *11*(3), 566–585. https://doi.org/10.22219/jrak.v11i3.17689

Lyons, S. M. (1996). *International Tax Glossary* (3rd ed.). IBFD Publications BV.

Marco, M., & Arifin, A. Z. (2024). Perceived Benefits And Perceived Behavioral Control Toward Fintech Adoption Intention In Banking Products. *Jurnal Perbankan Syariah*, *5*(2). https://doi.org/10.46367/jps.v5i2.1794

Mu, R., Fentaw, N. M., & Zhang, L. (2023). Tax evasion, psychological egoism, and revenue collection performance: Evidence from Amhara region, Ethiopia. *Frontiers in Psychology*, *14*(1045537). https://doi.org/10.3389/fpsyg.2023.1045537

Nangih, E., & Dick, N. (2018). An Empirical Review of the Determinants of Tax Evasion in Nigeria: Emphasis on the Informal Sector Operators in Port Harcourt Metropolis. *Journal of Accounting and Financial Management*, *4*(3). Retrieved from https://www.iiardjournals.org/get/JAFM/VOL.%204%20NO.%203%202018/AN%20EMPIRICAL%20REVIEW.pdf

Nasrah, H. (2024). Tax Evasion Case Analysis by Rafael Alun Trisambodo using Theory of Planned Behavior Approach. *..Journal of Management Science (JMAS)*, *7*(1), 596–601. https://doi.org/10.35335/jmas.v7i1.455

Novikasari, S. R., Ly, D. Q., & Gershaneck, K. (2021). Taxing Micro, Small and Medium Enterprises in Yogyakarta: Regulation and Compliance. *Bestuur*, *9*(1), 43–52. Retrieved from https://download.garuda.kemdikbud.go.id/article.php?article=2167991&val=5868&title=Taxing%20Micro%20Small%20and%20Medium%20Enterprises%20in%20Yogyakarta%20Regulation%20and%20Compliance

Owusu, G. M. Y., Bekoe, R. A., Anokye, F. K., & Anyetei, L. (2020). What factors influence the intentions of individuals to engage in tax evasion? Evidence from Ghana. *International Journal of Public Administration*, *43*(13), 1143–1155. https://doi.org/10.1080/01900692.2019.1665686

Palil, M. R., Malek, M. M., & Jaguli, A. R. (2016). Issues, Challenges and Problems with Tax Evasion:The Institutional Factors Approach. *Gadjah Mada International Journal of Business*, *18*(2), 187–206. Retrieved from https://search.informit.org/doi/abs/10.3316/INFORMIT.363341383760497

Suandy, E. (2017). *Perencanaan Pajak* (6th ed.). Jakarta: Salemba Empat.

Suyanto, S., Agustina, E., & Putri, F. K. (2025). Do Religiosity can Moderate Tax Discrimination and Tax Information Technology on Tax Evasion? *MAKSIMUM: Media Akuntansi Universitas Muhammadiyah Semarang*, *15*(1). https://doi.org/10.26714/mki.15.1.2025.93-109

Yoon, C. (2011). Theory of Planned Behavior and Ethics Theory in Digital Piracy : An Integrated Model. *Journal of Business Ethics*, (100), 405–417. https://doi.org/10.1007/s10551-010-0687-7

Yoon, C. (2012). Digital Piracy Intention: a Comparison of Theoretical Models. *Behaviour & Information Technology*, *31*(6), 565–576. Retrieved from https://doi.org/10.1080/0144929X.2011.602424%0A