

DAFTAR PUSTAKA

- Abdul, F., & McFie, J. B. (2020). Tax complexity and compliance behaviour of large and medium sized business tax payers in Kenya. *Review of Integrative Business and Economics Research*, 9(2), 90-106.
- Abdulazeez, T. (2018). *Determinants of Tax Compliance among Small and Medium Enterprises in Kwara State, Nigeria* (Master's thesis, Kwara State University (Nigeria)).
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179-211.
- Alexander, P., & Balavac-Orlic, M. (2022). Tax morale: Framing and fairness. *Economic Systems*, 46(1), 100936.
- Alm, J. (1991). A perspective on the experimental analysis of taxpayer reporting. *The Accounting Review*, 66(3), 577-593.
- Alm, J., & Torgler, B. (2011). Do ethics matter? Tax compliance and morality. *Journal of Business Ethics*, 101, 635-651.
- Alm, J., Martinez-Vazque, J., & Torgler, B. (2006). Russian attitudes toward paying taxes—before, during, and after the transition. *International Journal of Social Economics*, 33(12), 832-857.
- Alsour, M. K., & Alshirah, M. H. (2020). The influence of tax complexity on sales tax compliance among Jordanian SMEs. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 10(1), 250-260.
- Al-Rahamneh, N. M., & Bidin, Z. (2022). The effect of tax fairness, peer influence, and moral obligation on sales tax evasion among Jordanian SME. *Journal of Risk and Financial Management*, 15(9), 407.
- Asnawi, M. (2023). Fraud in Tax Evasion Decision: Effect on Financial Pressure, Tax Investigation and the Perceived Probability of Audit. *Migration Letters*, 20(5), 303-314.
- Badan Pusat Statistik Propinsi Jawa Tengah, 2024. *Jumlah Penduduk Menurut Kabupaten/Kota di Jawa Tengah 2023*. Semarang : Badan Pusat Statistik
- Bagozzi, R. P., Yi, Y., & Philipps, L. W. (1991). Assessing construct validity in organizational research. *Administrative Science Quarterly*, 36, 421–458.

- Becker, G. S. (1968). Crime and punishment: An economic approach. *Journal of political economy*, 76(2), 169-217.
- Becker, J. M., Klein, K., & Wetzels, M. (2012). Hierarchical latent variable models in PLS-SEM: guidelines for using reflective-formative type models. *Long range planning*, 45(5-6), 359-394.
- Bello, U., Dandago, K. I., & Samaila, I. A. (2023). Hierarchical Component Model Approach on Tax Fairness, Public Governance Quality and Tax Compliance: A Mediating Role of Tax Morale. *Kelaniya Journal of Management*, 12(3), 40-58.
- Chin, W. W. (2009). How to write up and report PLS analyses. In *Handbook of partial least squares: Concepts, methods and applications* (pp. 655-690). Berlin, Heidelberg: Springer Berlin Heidelberg.
- Cohen, J. (1988). *Statistical power analysis for the behavioral sciences*. Mahwah, NJ: Lawrence Erlbaum.
- Cohen, J. A. (1992). A power primer. *Psychological Bulletin*, 112(1), 155–159.
- Cohen, M. A. (2020). *The costs of crime and justice*. Routledge.
- Costa Jr, P. T., & McCrae, R. R. (1992). The five-factor model of personality and its relevance to personality disorders. *Journal of personality disorders*, 6(4), 343-359.
- Damayanti, T. W., & Matasik, A. L. (2021). Market competition, fairness and tax compliance: The formal sector's perspective. *Journal of international studies*, 14(1).
- Devi, T., & Fryer Jr, R. G. (2020). *Policing the police: The impact of "pattern-or-practice" investigations on crime* (No. w27324). National Bureau of Economic Research.
- Engel, C., Mittone, L., & Morreale, A. (2020). Tax morale and fairness in conflict an experiment. *Journal of Economic Psychology*, 81, 102314.
- Farrar, J., Rennie, M., & Thorne, L. (2021). Fairness, legitimacy, and tax compliance. *eJTR*, 19, 186.
- Ferdinand, A. (2014). *Metode Penelitian Manajemen Edisi 5*. Semarang: Badan Penerbit Universitas Diponegoro.
- Fotiadis, K., & Chatzoglou, P. (2021). Tax morale: direct and indirect paths between trust factors: empirical evidence from Greece. *Journal of Economic Issues*, 55(4), 1066-1100.

- Fuadi, A. O., & Mangoting, Y. (2013). Pengaruh Kualitas Pelayanan Petugas Pajak, Sanksi Perpajakan dan Biaya Kepatuhan Pajak Terhadap Kepatuhan Wajib Pajak UMKM. *Tax & Accounting Review*, 1(1), 18.
- Geisser, S. (1974). A predictive approach to the random effect model. *Biometrika*, 61(1), 101-107.
- Ghozali, I. (2008). *Structural equation modeling: Metode alternatif dengan partial least square (pls)*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2016). *Partial Least Squares, Konsep, Teknik Dan Aplikasi Menggunakan Program Smartpls 3.0 Untuk Penelitian Empiris* (2nd ed.). Badan Penerbit Universitas Diponegoro.
- Hardika, N. S., Wicaksana, K. A. B., & Subratha, I. N. (2021, April). The impact of tax knowledge, tax morale, tax volunteer on tax compliance. In *International Conference on Applied Science and Technology on Social Science (ICAST-SS 2020)*, 544, 98-103.
- Hair, J. F. (2017). *Advanced issues in partial least squares structural equation modelling*
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate data analysis*. Englewood Cliffs, NJ: Prentice Hall.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, Marko. (2016). *A primer on partial least squares structural equation modeling (PLS-SEM)*.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing theory and Practice*, 19(2), 139-152.
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. In *European Business Review* (Vol. 31, Issue1,pp.2–24). Emerald Group Publishing Ltd.
- Harvian, K. A., & Yuhan, R. J. (2020). Kajian perubahan iklim terhadap ketahanan pangan. In *Seminar Nasional Official Statistics* (Vol. 2020, No. 1, pp. 1052-1061).
- Henderson, J., & Weiler, S. (2010). Entrepreneurs and job growth: probing the boundaries of time and space. *Economic development quarterly*, 24(1), 23-32.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43, 115–135.

- Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of partial least squares path modeling in international marketing. In *New challenges to international marketing*, 20, 277-319. Emerald Group Publishing Limited.
- Huels, B., & Parboteeah, K. P. (2019). Neuroticism, agreeableness, and conscientiousness and the relationship with individual taxpayer compliance behavior. *Journal of Accounting and Finance*, 19(4).
- Hutagaol, J., Winarno, W. W., & Pradipta, A. (2007). Strategi meningkatkan kepatuhan wajib pajak. *Jurnal akuntabilitas*, 6(2), 186-193.
- Irianto, Slamet Edi. (2005). *Politik Perpajakan; Membangun Demokrasi Negara*. Yogyakarta: UII pres.
- Jacquemet, N., Luchini, S., Malézieux, A., & Shogren, J. F. (2019). A psychometric investigation of the personality traits underlying individual tax morale. *The BE journal of economic analysis & policy*, 19(3), 20180149.
- Jackson, B. R., & Milliron, V. C. (1986). Tax compliance research: Findings, problems and prospects. *Taxation: Critical Perspectives on the World Economy Routledge, London and New York*, 56-101.
- Jassem, S., Al-Rawi, Y. A., & Hussein Ali, A. (2022). Impact of Big Five personality traits on tax non-compliance intentions: Mediation effect of perceived tax-fairness. *Journal of Public Affairs*, 22, e2777.
- Johnson, A. K. (2023). *Exploring the influence of personality traits and tax morale on tax evasion intentions* (Doctoral dissertation, University of Education, Winneba).
- Kamus Besar Bahasa Indonesia (KBBI). (2024). *Pengertian Kepercayaan (Online)*. diakses pada tanggal 31 Agustus 2024. (<https://kbbi.web.id/kepercayaan>)
- Kastolani, O. J. & Ardiyanto, M. D. (2017). Pengaruh tingkat kepatuhan wajib pajak dan pemeriksaan terhadap penerimaan pajak penghasilan. *Diponegoro Journal of Accounting*, 6(3), 669-679.
- Kementerian Keuangan Republik Indonesia. 2023. Analisis Peta Jalan Kebijakan Perpajakan. Diakses di <https://fiskal.kemenkeu.go.id/kajian/2023/12/27/2457-peta-jalan-kebijakan-perpajakan> tanggal 13 Agustus pukul 09:30 WIB
- Lesejane, L. A. (2021). *An assessment of tax compliance costs among Small Medium and Micro Enterprise in South Africa* (Doctoral dissertation, North-West University (South Africa)).

- Lukovszki, L., Sipos, N., Rideg, A., & Vörös, Z. (2023). Personality aspects of tax compliance behaviour. *Journal of Economic Literature*. Available at SSRN 4408309.
- McKerchar, M., & Margaret, A. (2002). *The impact of complexity upon tax compliance: A study of Australian personal taxpayers*. The Australian Tax Research Foundation.
- Milgram, S. (1963). Behavioral study of obedience. *The Journal of abnormal and social psychology*, 67(4), 371.
- Musimenta, D. (2020). Knowledge requirements, tax complexity, compliance costs and tax compliance in Uganda. *Cogent Business & Management*, 7(1), 1812220.
- Mustikasari, E. (2007). Kajian empiris tentang kepatuhan wajib pajak badan di perusahaan industri pengolahan di surabaya. *Symposium Nasional Akuntansi X*, 26, 1-42.
- Niesiobedzka, M. (2014). Relations between procedural fairness, tax morale, institutional trust and tax evasion. *Journal of Social Research & Policy*, 5(1), 41-52.
- Olajube, O. A., Ehigie, B. O., Osuma, R. O., Olayinka, A., Opara, C. K., & Ndom, B. A. (2018). Personality attributes and tax moral as predictors of willingness to pay tax: a study of taxpayers, Ogun State, Nigeria. *Afr J Psychol Study Soc Issues*, 21(2), 7-20.
- Owusu, G. M. Y., Bart-Plange, M. A., Koomson, T. A. A., & Arthur, M. (2022). The effect of personality traits and tax morale on tax evasion intention. *Journal of Financial Crime*, 29(1), 272-292.
- Pambudi, K. (2023). Pengaruh Budaya Organisasi Terhadap Kepatuhan Pajak. *COMSERVA: Jurnal Penelitian dan Pengabdian Masyarakat*, 3(03), 878-886.
- Panglipurningrum, Y. S., & Nurdyastuti, T. (2020). Konsumsi, Investasi, Pengeluaran Pemerintah Pengaruhnya Terhadap Produk Domestik Regional Bruto Tahun 2010–2019. *Kelola : Jurnal Bisnis Dan Ekonomi*, 7(2), 200-210.
- Paramaduhita, A. V., & Mustikasari, E. (2018). Non-employee individual taxpayer compliance: Relationship with income and perception of taxpayer. *Asian Journal of Accounting Research*, 3(1), 112-122.
- Pham, T. M. L., Le, T. T., Truong, T. H. L., & Tran, M. D. (2020). Determinants influencing tax compliance: The case of Vietnam. *The Journal of Asian Finance, Economics and Business*, 7(2), 65-73.

- Pico-Saltos, R., Sabando-Vera, D., Yonfa-Medranda, M., Garzás, J., & Redchuk, A. (2022). Hierarchical Component Model (HCM) of Career Success and the Moderating Effect of Gender, from the Perspective of University Alumni: Multigroup Analysis and Empirical Evidence from Quevedo, Ecuador. *Sustainability*, 15(1), 540.
- Prasetyo, A., Siwi, V. N., & Kundhani, E. Y. (2022). Faktor-Faktor Yang Mempengaruhi Pendapatan Asli Daerah Jawa Tengah Tahun 2010-2018. *Jurnal Dinamika Ekonomi Rakyat*, 1(1), 37-56.
- Ringle, C. M., Sarstedt, M., & Straub, D. W. (2012). A critical look at the use of PLS-SEM in MIS Quarterly. *MIS Quarterly*, 36, iii-xiv.
- Ritsatos, T. (2014). Tax evasion and compliance; from the neo classical paradigm to behavioural economics, a review. *Journal of Accounting & Organizational Change*, 10(2), 244-262.
- Saad, N. (2011). Fairness perceptions and compliance behaviour: Taxpayers' judgments in self-assessment environments. *Methods*, 45, 1-8.
- Singh, V. (2003). *Tax Compliance and Ethical Decision Making: Malaysian Perspective*. Pearson Malaysia
- Smart, M. (2013). Applying the theory of planned behaviour and structural equation modelling to tax compliance behaviour: A New Zealand study. *University of Canterbury, New Zealand*, 1-35.
- Stone, M. (1974). Cross-validatory choice and assessment of statistical predictions. *Journal of the royal statistical society: Series B (Methodological)*, 36(2), 111-133.
- Sudarto, T. A., & Juliardi, D. (2022). The effect of perceptions on tax evasion and tax sanction on ethical behaviour of accounting student compliance. *International Journal of Research in Business and Social Science*, (2147-4478), 11(10), 206-216.
- Surono, S., & Hidayat, N. (2014). Faktor Penggelapan Pajak, Interaksi Fiskus dengan Wajib Pajak dan Kepatuhan Pajak di Kantor Pelayanan Pajak Pratama Bogor. *JRAP (Jurnal Rist Akuntansi dan Perpajakan)*, 1(02), 136-148.
- Taing, H. B., & Chang, Y. (2021). Determinants of tax compliance intention: Focus on the theory of planned behavior. *International journal of public administration*, 44(1), 62-73.
- Tavakol, M., & Dennick, R. (2011). Making sense of Cronbach's alpha. *International Journal of Medical Education*, 2, 53–55.

- Tenenhaus, M., Esposito Vinzi, V., Chatelin, Y.-M., & Lauro, C. (2005). PLS path modeling. *Computational Statistics & Data Analysis*, 48, 159–205.
- Timothy, J., & Abbas, Y. (2021). Tax morale, perception of justice, trust in public authorities, tax knowledge, and tax compliance: a study of Indonesian SMEs. *eJTR*, 19, 168.
- Torgler, B., & Schaltegger, C. A. (2005). *Tax morale and fiscal policy* (No. 2005-30). CREMA working paper.
- Torgler, B. (2007). *Tax compliance and tax morale: A theoretical and empirical analysis*. Edward Elgar Publishing.
- Ummah, M. (2015). Pengaruh kesadaran wajib pajak, sanksi pajak, pengetahuan perpajakan dan pelayanan fiskus terhadap kepatuhan wajib pajak kendaraan bermotor di Kabupaten Semarang. *Jurnal Ekonomi*, 1(1), 1-14.
- Voorhees, C. M., Brady, M. K., Calantone, R., & Ramirez, E. (2016). Discriminant validity testing in marketing: An analysis, causes for concern, and proposed remedies. *Journal of the Academy of Marketing Science*, 44, 119–134.
- Waluyo, & Ilyas, W., B., (2000). *Perpajakan Indonesia*. Jakarta: Salemba Empat.
- Wetzels, M., Odekerken-Schroder, G., & Van Oppen, C. (2009). Using PLS path modeling for assessing hierarchical construct models: Guidelines and empirical illustration. *MIS Quarterly*, 33, 177-195.
- Wiratna, Sujarweni. (2014). *Metodologi Penelitian: Lengkap, Praktis, dan Mudah Dipahami*, Yogyakarta : Pustaka Baru Press.
- Witono, B. (2008). Peranan pengetahuan pajak pada kepatuhan wajib Pajak. *Jurnal Akuntansi dan Keuangan*, 7(2) .
- Zulkarnnaeni, A. S., & Putri, F. (2022). Sosialisasi Perpajakan SPT Tahunan 2021 Wajib Pajak Pribadi untuk Meningkatkan Kepatuhan Taat Pajak di SMA Muhammadiyah 3 Jember. *Jurnal Pengabdian Mandiri*, 1(5), 765-772.
- Zulma, G. W. M. (2020). Pengaruh Pengetahuan Wajib Pajak, Administrasi Pajak, Tarif Pajak dan Sanksi Perpajakan terhadap Kepatuhan Pajak Pada Pelaku Usaha UMKM di Indonesia. *Ekonomis: Journal of Economics and Business*, 4(2), 288-294.