

# Behavioral Drivers of Tax Evasion Negotiation Love of Money Knowledge and Moral Reasoning in Indonesia

Mira Pramudianti, Khoirul Abidin

Accounting Study Program, Faculty of Business Economics, Wijaya Kusuma University, Surabaya

[mirapramudianti@uwks.ac.id](mailto:mirapramudianti@uwks.ac.id)

[khoirulabidin@uwks.ac.id](mailto:khoirulabidin@uwks.ac.id)

## Abstract

This study aims to understand tax evasion as a moral-psychological-religious negotiation process, not merely as a legal violation or a rational-economic decision. This study fills a gap in the literature that has been dominated by quantitative and rational-economic approaches, using an interpretive paradigm and a qualitative approach of interpretive phenomenology. The research informants consisted of 14 individual taxpayers and business actors who were purposively selected based on varying levels of love of money, tax knowledge, and religiosity. Data were collected through semi-structured interviews and document analysis, then analyzed using thematic analysis. The results show that tax evasion is interpreted as a moral dilemma negotiated through the interaction between the orientation of love of money, tax knowledge, and faith. Love of money acts as a driver of ethical rationalization that increases tolerance for practices in the legal gray area. Tax knowledge is ambivalent, as it can encourage compliance while also being a tool for moral justification. Religiosity does not function as an absolute barrier to tax evasion, but as an internal moral mechanism that gives rise to inner conflict, spiritual reflection, and a process of value negotiation. This research develops a conceptual understanding that tax evasion is the result of a dynamic interaction between psychological, cognitive, and spiritual factors within the taxpayer.

**Keywords:** tax evasion, love of money, tax knowledge, religiosity, moral negotiation, interpretive phenomenology.

## Introduction

### Background of the problem

Tax evasion *has* long been understood primarily as a violation of the law caused by low compliance, weak oversight, or ineffective tax sanctions. However, in practice, the decision to commit or reject tax evasion is not always economically rational ( Allingham & Sandmo , 1972). The decision taken to carry out Tax Evasion or not by Taxpayers is often in a moral negotiation space , where financial interests

( *love of money* ), level of knowledge and religious values and personal beliefs interact and even conflict. At this point, tax evasion is not only a legal issue, but also an ethical, psychological, and spiritual issue . This is one of the innovations carried out by this research, namely the moral negotiation of personal beliefs interacting and even conflicting in their personal beliefs in carrying out Tax Evasion with financial interests (Love Of Money). The innovation of this research is with the level of knowledge of taxpayers. Shifting tax evasion from economic decision → moral-psychological process

In Indonesia, with its relatively high level of religiosity, taxes are often not only considered a state obligation but also associated with moral values, honesty, sin, and social responsibility. On the other hand, increasing financial literacy and understanding of taxation actually creates a paradox: knowledge can encourage compliance, but can also be used to rationalize tax evasion through moral and technical justifications ( Tax Avoidance) . Kirchler (2007 ) explains tax compliance through **the slippery slope** (power & trust). This phenomenon indicates a **process of value negotiation** between money, knowledge, and faith in shaping the perception of tax evasion ethics. This study attempts to fill the gap by examining how taxpayers interpret and negotiate the ethics of tax evasion from a psychological and religious perspective .

In the literature, Tang (1992; 2003) and Tang & Chiu (2003) research on *love of money* is generally a quantitative variable associated with unethical behavior in the context of organizations and accounting. Love of money increases tolerance for fraud. . this is a Research Gap that has not been researched and explored in depth the meaning of money for individuals and Love Of Money. rarely explored in depth in the context of tax and the Love of Money narrative that is the life experience of taxpayers using a qualitative approach. Similarly, the literature on Tax Knowledge more often positions knowledge as a positive factor for compliance, without examining the potential moral ambivalence it creates. Saad (2014) begins to point out the paradox Knowledge can increase compliance or opportunism . Knowledge, which was previously studied only as an independent variable , did not explain how knowledge was used for moral justification , so this was a limitation of previous research. So there is no research that explores how tax knowledge is used by taxpayers as an ethical rationalization tool to justify or reject tax evasion.

Meanwhile, studies on religiosity and taxes are mostly quantitative and reductive, by measuring religiosity through certain indices or scales. This approach has not been able to capture the spiritual dimension and inner conflict experienced by taxpayers when faced with the ethical dilemma of tax evasion. Torgler (2006) Religiosity increases tax morale. Welch et al . (2005) Moral norms and social perceptions influence tax evasion. Basri (2015) that Religiosity has a negative effect on Tax Evasion (Indonesia ) from previous studies, the limitation of this research is that the level of religiosity possessed by each individual, especially taxpayers, does not capture inner conflict and spiritual experiences in terms of taxes (Tax Evasion).

Tax research has been dominated by quantitative approaches that examine causal relationships between variables such as tax rates, sanctions, audits, and compliance (Alm, 2012). Although these studies provide important empirical evidence, they have not been able to explain the internal and moral processes behind tax evasion decisions. The majority of tax evasion research (Allingham & Sandmo; Kirchler; 2012 ) views tax evasion as the result of rational calculations: rates, sanctions, audits . This approach does not explain the inner processes, moral conflicts, guilt , and value negotiations that occur before the decision is made. In particular, there are several research gaps: The lack of research that examines tax evasion as an ethical and moral issue , not just opportunistic behavior. The limitations of studies that explore the interaction between psychological (love of money), cognitive (knowledge), and religious (faith) factors simultaneously. The lack of qualitative research that explores how religiosity plays a role as a moral moderating mechanism , not as a statistical variable. The dominance of the Western context in tax ethics studies, so that the context of religious countries such as Indonesia is still underrepresented . This study attempts to fill this gap with an interpretive qualitative approach that focuses on the meaning and moral reasoning of taxpayers . No research has yet examined tax evasion as **a moral-psychological-religious negotiation process** through an interpretive qualitative approach, particularly in the Indonesian context .

Thus, there is a literature gap in understanding how the three elements of money, knowledge, and faith negotiate in shaping tax ethics , particularly from the subjective perspective of taxpayers, particularly in the case of Tax Evasion . Based on previous research reviews, tax evasion studies are still dominated by rational-economic approaches (Allingham & Sandmo, 1972; Alm, 2012) and quantitative, which have not been able to explain the internal moral reasoning process of taxpayers. Research on the love of money (Tang, 1992; 2003) and tax knowledge (Saad, 2014) mostly position these variables as statistical predictors, without exploring how the value of money and knowledge is negotiated ethically. Furthermore, studies on religiosity and tax (Torgler, 2006; Basri, 2015) tend to be reductive and have not captured the inner conflict and spiritual reflection of taxpayers. Therefore, this study fills the gap by interpreting tax evasion as a moral-psychological-religious negotiation process through an interpretive qualitative approach in the Indonesian context.

### **Formulation of the problem**

Based on this background, the problem formulation in this research is:

How do taxpayers interpret **tax evasion as an ethical issue** , not just a violation of the law?

How does the **love of money** influence the moral reasoning of taxpayers in assessing whether tax evasion is ethical or not?

How are **financial/tax knowledge and literacy** used by taxpayers to justify or reject tax evasion?

How do **faith and religious consciousness** shape, limit, or moderate taxpayers' moral reasoning regarding tax evasion ?

How the process of negotiating values between money, knowledge, and faith occurs in ethical decisions regarding taxes?

### Research purposes

This research aims to:

Revealing **the ethical meaning of tax evasion** from the taxpayer's perspective.

Analyzing the role of **love of money** in shaping taxpayers' moral reasoning.

Explain how **financial knowledge and literacy** contribute to the ethical rationalization of tax evasion.

Examining the role of **faith and religiosity** as moral moderating mechanisms in tax evasion decisions.

Develop a conceptual understanding of **tax evasion as a psychological-religious negotiation process** , not simply illegal behavior.

### Literature review

#### Moral Reasoning Theory

**Lawrence Kohlberg** (1958, 1981 ) *Stages of Moral Development (Ethical Foundations and Inner Processes)*

**six stages in three levels :**

#### **Pre-conventional level (Fear-Compliant Level)**

Morality based on punishment and self-interest and Relevant to taxes: compliance due to fear of sanctions

#### **Conventional level (Level of Compliance Due to Laws and Norms)**

Morality is based on social norms and laws and Taxes are obeyed because of obligations as citizens.

#### **Post-conventional level ( Level ( Compliance due to justice & moral responsibility )**

Morality is based on universal ethical principles and Taxes are obeyed because of justice and moral responsibility .

**James Rest (1986 ) Four Components *Model of Moral Behavior***

**Moral sensitivity** – being aware of ethical issues

**Moral judgment** – judging right and wrong

**Moral motivation** – prioritizing moral values

**Moral character** – consistency of action

Individuals judge right and wrong through gradual moral reasoning . Unethical behavior is not always due to evil intentions , but because of moral thinking. Widely used in accounting ethics and tax ethics , it explains how tax evasion is morally justified . Rest proposed that moral behavior consists of four components: moral sensitivity, moral judgment, moral motivation, and moral character. In the context of tax evasion, this model explains that the justification for tax evasion does not always stem from unethical intentions, but from how individuals interpret moral situations, judge right and wrong, and prioritize certain values (e.g., money or religious obligations).

**Love of Money Theory**

Thomas Li-Ping Tang (1992; 2003) *Love of Money Theory*

defines love of money as: an individual's attitude, values, and orientation towards money as: a symbol of success , a source of power , a goal in life

Tang & Chiu (2003) found

Individuals with a high love of money: more tolerant of unethical behavior, easier to justify cheating

Tang's Love of Money Theory views money not simply as a medium of exchange, but as a symbol of success, power, and purpose in life. Previous research has shown that individuals with a strong love of money orientation tend to be more tolerant of unethical behavior and fraud. In the tax context, this orientation has the potential to influence how taxpayers negotiate the ethics of tax evasion, particularly when financial interests clash with legal and moral norms .

**Tax Knowledge**

**Eriksen & Fallan (1996)**

Tax knowledge & attitude Knowledge influences tax attitudes

**Saad (2014)** Taxpayers with high knowledge: can be more compliant, or even more opportunistic because they understand legal loopholes when reporting taxes. Tax literature generally positions knowledge as a factor that increases compliance.

However, several studies show a paradox, where high knowledge actually allows taxpayers to understand regulatory loopholes and morally rationalize tax evasion or avoidance. Knowledge in this study is understood not only as technical information, but as a cognitive resource that can be used to justify or reject tax evasion.

### Religious & Tax Ethics (Spiritual & Moral Foundations)

Torgler (2006) introduced the concept of **tax morale**, namely an individual's intrinsic motivation to pay taxes that stems from internal moral values, not solely from legal sanctions. In his cross-national research, religiosity has been shown **to increase tax morale**, because religion instills values, honesty, social responsibility, obedience to moral authority. In other words, **faith functions as an internal control mechanism**, replacing or complementing the external control of the state. This theory is important because:

Shifting taxes from a legal obligation → **a moral obligation**

Shows that tax decisions are related to **inner beliefs**, not just economic rationality.

### Moral Norms & Social Perception

Welch et al. emphasize that tax evasion is influenced by Individual moral norms, perceptions of what is considered socially acceptable ( *“everybody does it”* ), and moral reasoning processes. They show that tax evasion is often justified not because of ignorance of the law, but because of **social normalization**. Demonstrating that tax evasion is both **a moral and social phenomenon** Explains how individuals **reframe illegal actions to make them ethically “reasonable.”** Placing taxpayers as **reflective subjects**

Basri (2015) shows that:

Religiosity and moral reasoning have a negative influence on tax evasion in Indonesia and more religious individuals tend to avoid tax evasion.

### Tax Evasion & Compliance

Alm (2012) acknowledged that

tax compliance cannot be explained only by sanctions psychological and social factors are starting to become important

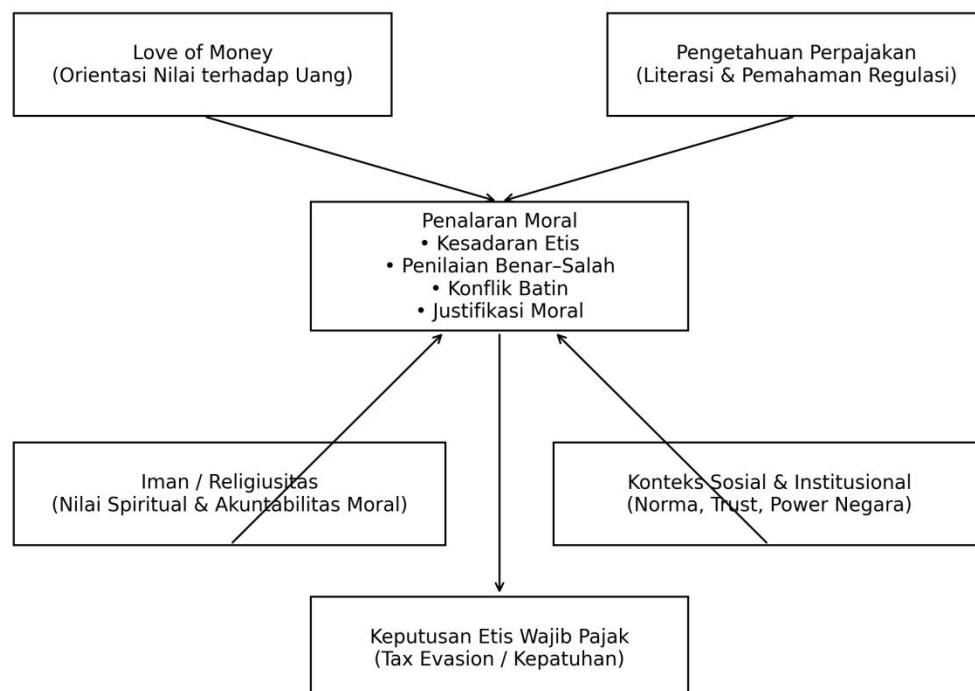
### Kirchler (2007) – Slippery Slope Framework

Tax compliance is influenced by: **power** (sanctions, audits), **trust** (confidence in authority)

## Research Thinking Framework

Based on a synthesis of previous theories and research findings, this research framework positions **tax evasion** as the result of a *moral-psychological-religious negotiation process* within taxpayers. This framework rejects the single view that tax evasion is solely a rational-economic decision, and positions individuals as reflective subjects who weigh various values before making ethical decisions. **Tax evasion is not merely a rational or social decision, but rather a moral-psychological-religious negotiation process**, in which love of money, tax knowledge, and faith... interact with each other, conflict with each other, and are negotiated through individual moral reasoning.

Conceptually, the relationship between concepts in this study can be described as follows



## Research methodology

### Research Paradigm

This study uses **an interpretive paradigm** with a **qualitative approach**. The interpretive paradigm was chosen because the primary objective of the study is not to test causal relationships between variables, but rather **to understand the meaning, moral reasoning, and inner experiences of taxpayers** when facing the ethical dilemma of tax evasion.

The research informants are individual taxpayers and/or business actors who have variations in: Level of financial literacy, Orientation towards money, Level of religiosity. The selection of informants was carried out using **purposive sampling**, with the following criteria.

1. Individual Taxpayers / Business Actors have an obligation to pay and report taxes
2. Have direct experience related to tax reporting, Have faced ethical dilemmas (comply, avoid, or circumvent taxes)
3. Love of Money Level as a symbol of success, needs and life goals
4. Level of understanding tax knowledge
5. Active worship as a religious level
6. Willing to be interviewed in depth

The topic of **tax evasion** in this research is understood not simply as a legal violation or a rational-economic decision, but as a **moral-psychological-religious negotiation process**. This process can only be understood through individuals' subjective interpretations of the value of money (love of money), tax knowledge, and their faith/religiosity. Therefore, the positivistic paradigm, which focuses on statistical measurement and generalization, is deemed inadequate to explain the inner conflict, moral justification, and ethical reflection of taxpayers.

The interpretive paradigm allows capturing **subjectively constructed social realities**, understanding **the meaning behind actions**, and placing taxpayers as **reflective subjects**, not objects of measurement.

### Data collection technique

In-depth interviews using music experiments A document analysis (tax regulations, DGT guidelines, personal narratives of informants)

The interviews were **semi-structured** to provide space for informants to express their experiences, moral views, and inner conflicts related to tax evasion. This technique was chosen because tax ethics issues are sensitive and require a flexible and empathetic approach.

INTERVIEW METHOD	
Aspect	Information

INTERVIEW METHOD	
Aspect	Information
Participants	Individual taxpayers and/or business actors
Technique	Semi-structured interviews
Criteria	Variations of love of money, tax knowledge, religiosity
Focus	The meaning of tax ethics, inner conflict, moral justification
Output	Transcript of taxpayer experience narrative

Taxpayers were selected because they directly experience the dilemma between financial interests, legal compliance, and moral values. Variation in informant characteristics is needed to capture the diversity of moral negotiation processes.

### Document Analysis

Summary of Document Analysis Methods

Document Type	Purpose of Analysis
Tax regulations	Understanding the normative and legal framework
DGT Guide	Institutional context of compliance
Informant reflective document	Ethical rationalization and justification

Documents are used to place informants' subjective experiences within a broader normative and institutional context .

### Triangulation

To increase the credibility and validity of the data, this study applied **source triangulation and method triangulation** . Data from interviews were compared with the results of observations and document analysis to ensure consistency of meaning. In addition, theoretical triangulation was carried out by using the perspectives of moral reasoning, love of money, and religiosity simultaneously in interpreting the data. This triangulation helped minimize the researcher's subjective bias and strengthen the validity of the interpretations.

### Data Analysis Techniques

Data was analyzed using **thematic analysis** , with the following stages:

**Open coding** : Identifying and labeling pieces of raw data (interview transcripts, field notes, documents) that are relevant to the research focus.

**Axial coding** : Connecting codes that have similar meanings into **categories** and subcategories , and understanding the relationships between concepts.

**Interpretive thematic construction** : Developing the main themes of the research and interpreting them theoretically according to the social context and research objectives. Analysis focuses on identifying moral themes such as justification, guilt, inner conflict, and spiritual accountability.

## Research design

Research Design The research design used is **interpretive phenomenology** , which focuses on the lived experiences *of* taxpayers facing ethical tax dilemmas. This design is expected to not only enrich the tax ethics literature but also inspire readers to understand tax behavior in a more humane, reflective, and contextual way.

Meaning of unique research design **tax evasion as a moral-psychological-religious negotiation process** , the use of **interpretive phenomenology** to explore the inner experiences of taxpayers and the placement of religiosity not as a statistical variable, but as a **spiritual experience and a source of moral conflict** .

## Results and Discussion

### Overview of Research Findings

The results of the study indicate that tax evasion **is** not perceived by taxpayers solely as an illegal act, but rather as **an ethical decision negotiated morally, psychologically, and religiously** . Taxpayers are positioned as **reflective subjects** , who actively weigh the value of money, tax knowledge, and faith before making a decision. Data analysis produced several **main themes** that represent the negotiation process. This study involved 14 **key informants** who were selected purposively. The number of informants was determined based on the principle of **data saturation** , where additional interviews no longer produce new substantive themes. The main themes began to show a consistent pattern from the 10th interview, so data collection was stopped at the 14th informant .

### Tax Evasion as a Moral Dilemma, Not Just a Legal Violation

Most informants do not view tax evasion in a black-and-white manner as right or wrong. Taxes are understood to be in a **moral gray area** , due to depressing economic conditions, low trust in the government , or taxes are considered not to be returned in the form of welfare . This finding shows that tax compliance is not always determined by law, but by **subjective ethical judgment** . This indicates **a shift from economic decisions to moral-psychological processes** , in accordance with the research gap that is becoming novel .

### Love of Money as a Driver of Ethical Rationalization

The love of money emerges as a strong value orientation in the tax decision-making process. Money is not only seen as an economic tool , a symbol of success, a means of security, and a form of responsibility towards the family.

Under certain conditions, this orientation encourages informants to **justify tax evasion** as a “reasonable,” “temporary,” or “forced” action, so that money becomes a moral argument that rivals legal norms. In line with **Tang & Chiu (2003)** Expanding the theory because **it is presented as a life narrative** , not a variable score.

### Tax Knowledge as an Ambivalent Tool

Tax knowledge does not always increase compliance. Instead, it is often used to: understand regulatory loopholes, and distinguish between tax evasion and tax avoidance. and rationalize actions legally and formally. This shows that **knowledge has a dual function : as a tool for compliance and as a source of moral justification.** This answers Saad's (2014) gap : *how knowledge is used for moral justification.*

### Religiosity and Inner Conflict

Religiosity **does not always prevent tax evasion** , but: It creates feelings of guilt.

Conflict between faith and economic needs , Inner negotiations (prayer, rationalization of sin)Beyond the quantitative findings of **Torgler (2006); Basri (2015)**

### Research result

Findings Theme	Previous Researchers (Theoretical References)	Interview Questions	Key Informant Quotes	Analytical Meaning (Interpretation)
<b>Tax evasion as a negotiation of value</b>	Allingham & Sandmo (1972); Alm (2012); Welch et al. (2005); Rest (1986)	<i>“Have you always considered tax evasion to be wrong?”</i>	"It's wrong, yes, but it depends on the circumstances. The state is sometimes unfair."	Informants did not interpret tax evasion as an absolute violation, but rather as the result of a negotiation between the law, subjective justice, and personal interests. This demonstrates the limitations of the rational-economic approach and supports the view of tax evasion as a process of moral reasoning.
<b>Love of money and ethical tolerance</b>	Tang (1992, 2003); Tang & Chiu (2003)	<i>“How big a role does money play in your tax</i>	"If taxes are high, business can be disrupted. So	Money is positioned as a priority value that can override legal norms. The love of

Findings Theme	Previous Researchers (Theoretical References)	Interview Questions	Key Informant Quotes	Analytical Meaning (Interpretation)
		<i>decisions?"</i>	you have to be smart."	money serves as an implicit moral justification mechanism, rather than simply a material orientation, extending previous quantitative findings to the tax context.
<b>Tax knowledge as moral justification</b>	Eriksen & Fallan (1996); Saad (2014)	<i>"Does understanding tax rules affect how you report?"</i>	"I know which one is gray, as long as it's safe for me to do it."	Tax knowledge is used to interpret regulatory loopholes as ethical justification. These findings suggest that tax knowledge is ambivalent and can enhance moral rationalization, not just compliance.
<b>Religiosity as an inner moderator</b>	Torgler (2006); Basri (2015)	<i>"Do religious values influence your tax decisions?"</i>	"There is a feeling of guilt, but I intended it for the sake of my family."	Religiosity does not function as an absolute barrier to tax evasion, but rather as an internal moderator that triggers inner conflict, spiritual reflection, and moral negotiation.
<b>The interaction of money–knowledge–faith</b>	Kohlberg (1981); Rest (1986); Kirchler (2007)	<i>"What is your process for making tax decisions?"</i>	"Think first: there are rules, there are needs, there are sins too."	Tax decisions emerge from the dynamic interaction between economic incentives, cognitive capacities, and spiritual reflection. No single factor operates in isolation in shaping tax decisions.

Research findings indicate that tax evasion is not perceived solely as an illegal act, but rather as a process of moral negotiation involving subjective perceptions of fairness, financial priorities, regulatory knowledge, and religious reflection. A love of money orientation increases tolerance for ethically ambiguous practices, while tax knowledge is often used to rationalize behavior in legal gray areas that are perceived as legal.

Religiosity functions as an internal moral mechanism that triggers reflection and inner conflict, rather than as an absolute barrier to tax evasion.

## Conclusion and Suggestions

### Conclusion

1. Tax evasion is a **moral-psychological-religious negotiation process** .
2. Love of money encourages ethical tolerance.
3. Tax knowledge is ambivalent.
4. Religiosity gives rise to inner conflict, not automatic obedience.

### Suggestion :

1. There is a need for a tax ethics model based on **moral negotiation**.
2. Tax education needs to include **narratives of ethics and values**
3. Religious and psychological approaches to tax socialization.

## BIBLIOGRAPHY

- Allingham, M. G., & Sandmo, A. (1972). Income tax evasion: A theoretical analysis. *Journal of Public Economics*, 1 (3–4), 323–338. [https://doi.org/10.1016/0047-2727\(72\)90010-2](https://doi.org/10.1016/0047-2727(72)90010-2)
- 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., & Torgler, B. (2011). Do ethics matter? Tax compliance and morality. *Journal of Business Ethics*, 101 (4), 635–651. <https://doi.org/10.1007/s10551-011-0761-9>
- Basri, YM (2015). The effect of moral reasoning and religiosity on tax evasion. *Asian Journal of Accounting Research*, 1 (1), 1–12. <https://doi.org/10.1108/AJAR-2015-01-01-001>
- Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.
- Eriksen, K., & Fallan, L. (1996). Tax knowledge and attitudes towards taxation: A report on a quasi-experiment. *Journal of Economic Psychology*, 17 (3), 387–402. [https://doi.org/10.1016/0167-4870\(96\)00015-3](https://doi.org/10.1016/0167-4870(96)00015-3)

- Kirchler, E. (2007). *The economic psychology of tax behavior* . Cambridge University Press.
- Kohlberg, L. (1981). *Essays on moral development: Vol. 1. The philosophy of moral development* . Harper & Row.
- Loo, E.C., Mc Kerchar, M., & Hansford, A. (2010). Findings on the impact of self-assessment on tax compliance: A synthesis of the literature. *Journal of Economic Psychology*, 31 (3), 368–383.  
<https://doi.org/10.1016/j.joep.2010.01.002>
- Miles, M. B., Huberman, A. M., & Saldaña, J. (2014). *Qualitative data analysis: A methods sourcebook* (3rd ed.). Sage Publications.
- Rest, J.R. (1986). *Moral development: Advances in research and theory* . Praeger.
- Rest, J.R., Narvaez, D., Bebeau, M.J., & Thoma, S.J. (1999). Postconventional moral thinking: A neo-Kohlbergian approach. *Journal of Moral Education*, 28 (1), 47–62. <https://doi.org/10.1080/030572499103295>
- Saad, N. (2014). Tax knowledge, tax complexity and tax compliance: Taxpayers' view. *International Journal of Economics and Finance*, 6 (3), 1–12.  
<https://doi.org/10.5539/ijef.v6n3p1>
- Smith, J. A., Flowers, P., & Larkin, M. (2009). *Interpretative phenomenological analysis: Theory, method and research* . Sage Publications.
- Tang, T. L. P. (1992). The meaning of money revisited. *Journal of Organizational Behavior*, 13 (2), 197–202. <https://doi.org/10.1002/job.4030130209>
- Tang, T. L. P. (2003). Is the love of money the root of all evil? Or different strokes for different folks: Lessons in 12 countries. *Journal of Business Ethics*, 44 (1), 59–75. <https://doi.org/10.1023/A:1024792815149>
- Tang, T. L. P., & Chiu, R. K. (2003). Income, money ethics, pay satisfaction, commitment, and unethical behavior: Is the love of money the root of evil for Hong Kong employees? *Journal of Business Ethics*, 46 (1), 13–30.  
<https://doi.org/10.1023/A:1024731611490>
- Torgler, B. (2006). The importance of faith: Tax morale and religiosity. *Journal of Economic Behavior & Organization*, 61 (1), 81–109.  
<https://doi.org/10.1016/j.jebo.2004.10.007>
- Welch, M.R., Xu, Y., Bjarnason, T., & Petee, T. (2005). But everybody does it: The effects of perceptions, moral norms, and moral reasoning on tax evasion. *Sociological Spectrum*, 25 (1), 21–40.  
<https://doi.org/10.1080/02732170490431311>