A GLOBAL REVIEW OF TAX MORALE:
A BIBLIOMETRIC ANALYSIS FOR FUTURE RESEARCH

Galih Wicaksono[1)*], **Bambang Sutopo**[2)]

[1)] **galih.fisip@unej.ac.id, Universitas Jember**
[2)] **bsutopo@staff.uns.ac.id, Universitas Sebelas Maret**
 *corresponding author

Abstract
This research aims to analyze the development and direction of research on tax morality globally, so that current and future publication trends can be identified. The issue of tax morale is interesting to study in more depth, because it supports increasing tax compliance and optimizing state revenues. This research uses a bibliometric approach, analysis via VOSviewer and Ms.excell, and is sourced from Scopus metadata from 2002 to 2024 with 248 publications. The results of the global analysis show that research on tax morality has increased significantly in the last four years in the form of English language journal articles, the subject area of which is mostly in the fields of economics and finance. This research is growing rapidly in Europe and America if we look at the composition of authors and their affiliations. Based on network analysis, the topic of tax morale is divided into five large clusters, namely: informal sector, tax compliance, tax system, tax evasion, and trust. Future research topics that can be further developed related to tax morality are related to social norms and tax reform. Meanwhile, keywords that researchers can link in the future are tax compliance with entrepreneurship and institutional theory, as well as tax avoidance with tax knowledge, social norms, corruption and trust. The limitation of this research is that it only comes from the Scopus database and the keywords are only focused on the word "tax morale".
Key words: Social norms, Tax avoidance, Tax compliance, Tax morale, Tax reform, Trust

INTRODUCTION

Taxes contribute greatly to state revenue, especially for developing countries like Indonesia. Taxes are needed by both the central and regional governments to finance development, so taxpayer compliance is required in order to optimize tax revenues to meet state revenue targets (Fajriana et al., 2023; Haning et al., 2020; Manrejo & Yulaeli, 2022; Prasetyo et al., 2020; Sanusi et al., 2021). Tax non-compliance is a problem faced by developing countries (Cummings et al., 2009). Therefore, a solution is needed to overcome this problem, one of which is by knowing the moral aspects of taxes. Tax morale is one of the determining factors for tax compliance (Nikulin, 2020; Timothy & Abbas, 2021).

Tax morals relate to the intrinsic motivation that comes from within the taxpayer to pay taxes (Bakar et al., 2022). Tax morals are also related to trust in the government, how the tax system applies, and the power of the tax apparatus (Bakar et al., 2022; Khozen & Setyowati, 2023). An in-depth understanding of tax morale can help policy makers to formulate effective strategies to increase tax compliance, as well as provide insight into how taxpayer perceptions influence tax morale. Further, according to Ocheni (2015) that by knowing tax morals it can be the right combination of instruments to reduce tax avoidance efforts.

Research related to tax morals has so far still produced diverse findings and can still be developed further in the future. Research result Amah et al., (2021) states that tax morale is not related to MSME tax compliance, while the findings Meiryani et al. (2023) that tax morale has a positive effect on individual tax compliance. Tax morals are also usually associated with local community culture (Fonseca Corona, 2024). Research by Nikulin (2020) in Polandia, states that tax morale plays an important role in explaining unreported income items. Tax morals should be able to increase public trust and tax compliance behavior (Haning et al., 2020).

Tax morale is an interesting thing to study in depth. So far, the majority of tax moral research methods have focused on using a quantitative approach and some have used a qualitative approach. It is still rare to carry out research using a literature review. Several researchers who study tax morale with quantitative analysis include: Bilgin (2014), Kumi &

Kwasi Bannor (2023), Lutfi et al., (2023), Meiryani et al., (2023), and Williams (2020). Meanwhile Sebele-Mpofu (2023) using simultaneous quantitative and qualitative analysis of the informal sector in Zimbabwe. Several researchers who conducted literature reviews such as Fonseca Corona (2024) who links tax morals with culture, as well as Horodnic (2020) which links tax morals to institutional theory. The difference between this research and the two previous studies is that in this research we tried to map research globally with the title and keyword "tax morale". So that we can accurately map the direction of development of tax morale research, as well as provide advice to future researchers regarding new issues regarding tax morale.

This research attempts to fill the gaps in previous research, namely by using a literature review through bibliometric analysis. It is still rare to approach tax morale research through bibliometric analysis. Bibliometric analysis allows researchers to examine tax moral aspects from a collection of previous research through analysis of publications, citations, citations, collaboration networks, countries, document sources, and the impact of tax moral research (Fauzan et al., 2022). The aim of this research is to use bibliometric analysis, namely to analyze the development and direction of research on tax morals globally, so that current and future publication trends can be identified. Researchers designed three research questions as follows: first, globally, what is the condition of tax moral research publications? second, what clusters are formed from tax moral research? and third, what research topics can be discussed in the future?

LITERATURE REVIEW

Tax morality is the main driver of tax compliance (Timothy & Abbas, 2021). Tax morality is the intrinsic motivation to pay taxes (Bakar et al., 2022; Sebele-Mpofu, 2023), This means that taxpayers with high morals will avoid tax avoidance behavior compared to taxpayers with low morals (Parwati et al., 2021). Tax morals can also be interpreted as a moral obligation to pay taxes accompanied by the belief that people must contribute to society in the form of paying taxes (Timothy & Abbas, 2021). Tax morals are influenced by the diversity of society (ten Kate et al., 2023), national pride (Strielkowski & Čábelková, 2015), religiosity (Kumi & Kwasi Bannor, 2023), and culture (Fonseca Corona, 2024).

The theory of planned behavior, developed by Ajzen in 1985, explains that an individual's intention is to behave in a certain way. According to this theory, an individual's actions are controlled by his intention to do or not do something. Intention to do something can be predicted from the attitudes and behavior shown, as well as how to control this behavior (Twesige et al., 2024). In relation to tax morals, if the taxpayer already has good morals, then it can be predicted that the taxpayer will have planned behavior to comply with tax regulations.

The next theory is attribution theory, which states that when individuals observe someone's behavior, they can know whether the behavior originates internally or externally. Internal factors come from the individual, while external factors come from outside. According to Waluyo (2017), Attribution theory can explain the moral behavior of taxpayers. Regarding internal factors, a taxpayer will have good morals, namely if he believes that paying taxes is a moral obligation. Meanwhile, external factors come from outside, namely individuals have tax morals which originate from pressure from outside parties, for example fear of being fined if they are caught not paying taxes.

METHODS

This research uses bibliometric analysis and Ms.excell to summarize the data. Bibliometric analysis is a type of literature study research. Bibliometric methods are used to collect and analyze data related to tax morals. Metadata was taken on May 20 2024 at 10.00

WIB based on the Scopus database, then exported in CSV and RIS form. The reason for using the Scopus database is because it contains quality articles from the world's leading publishers. To focus on the research theme, this research focuses on the keyword "tax morale", with a search structure: TITLE-ABS-KEY (tax AND morale) AND (LIMIT-TO (EXACTKEYWORD, "Tax Morale")). Based on these keywords, 248 publications related to tax morals were obtained from 2002-2024.

In the search category, the author does not limit it to certain categories such as choice of year, language, subject area, type of publication, type of document, and type of source. This is done in order to capture a wide selection of publications, so as to be able to accurately predict the tax moral research that has been carried out and the potential for future research. VOSviewer was used to create network visualizations, as well as Microsoft Excel to summarize and tabulate data. It is hoped that the results of the analysis will reveal developments in tax moral research topics, as well as what matters need to be discussed in the future.

RESULTS AND DISCUSSION

The VOSviewer and Excel analysis carried out by the researchers resulted in several discussions. The first discussion is related to the development of publications per year on tax morals, which is presented in the following figure:

Figure 1. Total Publications each Year
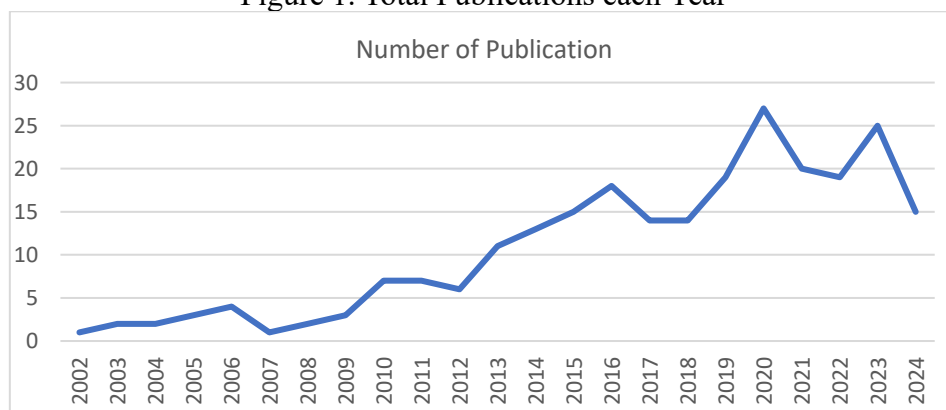
Source: Scopus database processed (2024)

Based on Figure 1 regarding total publications per year, it can be seen that publications related to tax morals from 2002-2023 with the highest number in 2020 were 27 titles, followed by 2023 with 25 titles and 2021 with 20 titles. The increasing publication trend since 2020 indicates that publications related to tax morals are important and can be explored in more depth. For the number of citations, the highest was in 2006 with 975, followed by 2010 with 515 citations and 2009 with 490 citations. This means that the research themes between 2006 and 2009-2010 made many fundamental contributions to research on tax morals.

Table 1. Top 10 Most Cited Documents

No.	Title	Author	Journal	Citation
1	Culture differences and tax morale in the United States and in Europe	Alm, J., Torgler, B.	Journal of Economic Psychology, 27 (2), 2006, pp. 224-246	504
2	Tax morale and conditional cooperation	Frey, B.S., Torgler, B.	Journal of Comparative Economics, 35 (1), 2007, pp. 136-159	363

No.	Title	Author	Source	Cited
3	The impact of tax morale and institutional quality on the shadow economy	Torgler, B., Schneider, F.	Journal of Economic Psychology, 30 (2), 2009, pp. 228-245	349
4	Speaking of theorists and searching for facts: Tax morale and tax compliance in experiments	Torgler, B.	Journal of Economic Surveys, 16 (5), 2002, pp.657-683	280
5	The importance of faith: Tax morale and religiosity	Torgler, B.	Journal of Economic Behavior and Organization, 61 (1), 2006, pp. 81-109	228
6	Determinants of tax evasion: A cross-country investigation	Richardson, G.	Journal of International Accounting, Auditing and Taxation, 15 (2), 2006, pp. 150-169	227
7	Survey on the shadow economy and undeclared earnings in OECD countries	Feld, L.P., Schneider, F.	German Economic Review, 11 (2), 2010, pp. 109-149	226
8	Representative evidence on lying costs	Abeler, J., Becker, A., Falk, A.	Journal of Public Economics, 113, 2014, pp. 96-104	202
9	Tax morale and direct democracy	Torgler, B.	European Journal of Political Economy, 21 (2), 2005, pp. 525-531	194
10	The impact of fiscal decentralization: a survey	Martinez-Vazquez, J., Lago-Penas, S., Sacchi, A.	Journal of Economic Surveys, 31 (4), 2017, pp. 1095-1129	182

Source: Scopus database processed (2024)

Table 1 shows the 10 articles most cited by other researchers. The table shows that the title of the article "Culture differences and tax morale in the United States and in Europe" written by Alm, J. and Torgler, B. was most frequently cited by other authors. The article discusses the relationship between tax morals and culture in the United States and Europe. From the top 10 list, it shows that Torgler, B. is the author who appears the most in the top 10 most cited documents, meaning that he is the author who has had the most influence regarding the theme of tax morals.

Table 2. Top 10 Subject Area

| No.	Subjetc Area	Jumlah
1	Economics, Econometrics and Finance	175
2	Social Sciences	118
3	Business, Management and Accounting	81
4	Arts and Humanities	19
5	Psychology	19
6	Computer Science	9
7	Environmental Science	8
8	Decision Science	5

| 9 | Engineering | 5 |
| 10 | Agricultural and Biological Science | 3 |

Source: Scopus database processed (2024)

Figure 2. Documents by Subject Area

Documents by subject area
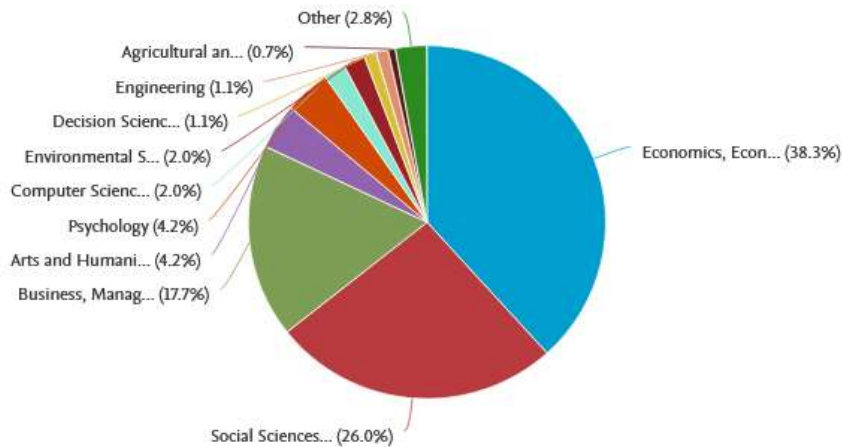
Source: Scopus (2024)

Table 2 and Figure 2 shows the distribution of the number of articles related to various fields of study that focus on tax morality. The field "Economics, Econometrics and Finance" has the largest number of articles with 175 articles, followed by "Social Sciences" with 118 articles, and "Business, Management and Accounting" with 81 articles. This shows that research on tax morality is mostly carried out in these fields, namely: economics, finance, social sciences, business, management, and accounting.

Figure 3. Documen Type
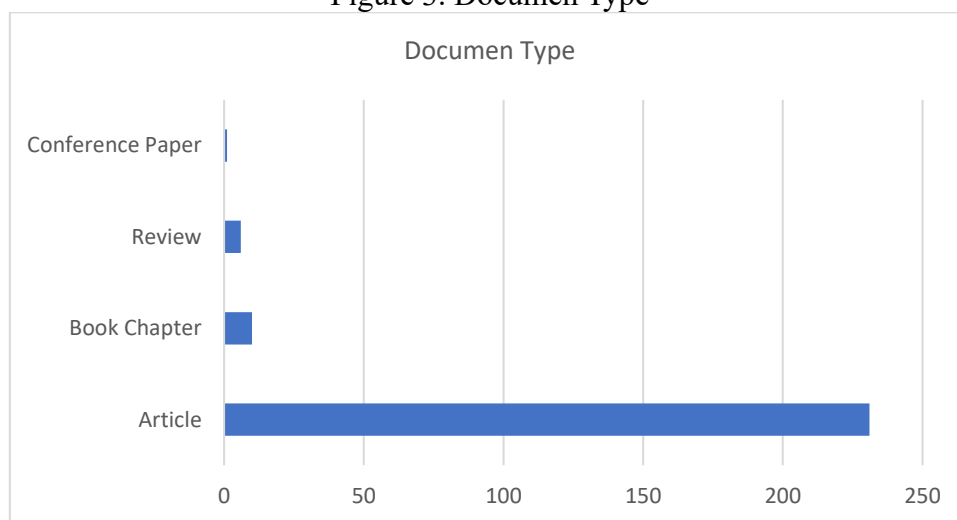
Source: Scopus database processed (2024)

Figure 3 shows the distribution of document types that focus on research on tax morality. Journal articles constituted the majority with 231 documents, accounting for 93.15% of the total documents. This shows that the most opportunities for publishing research on tax morale are in the form of articles.
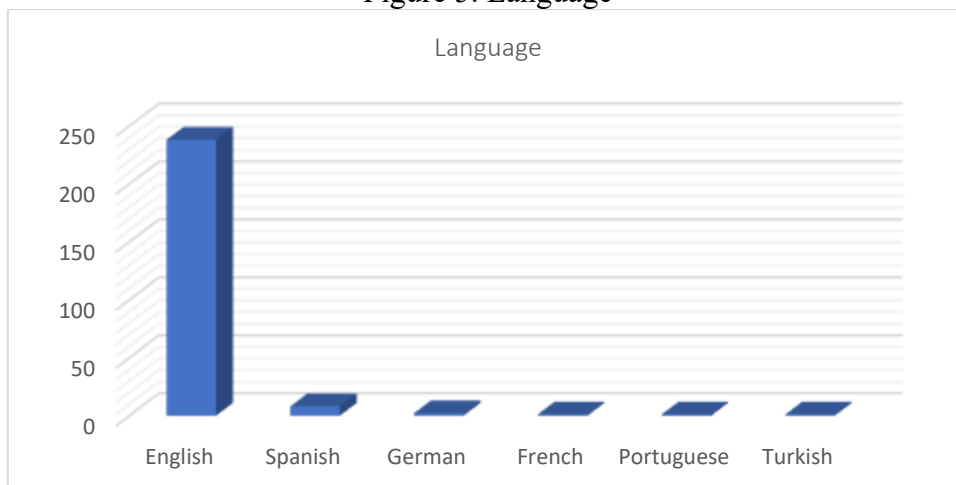
Figure 4. Source Type
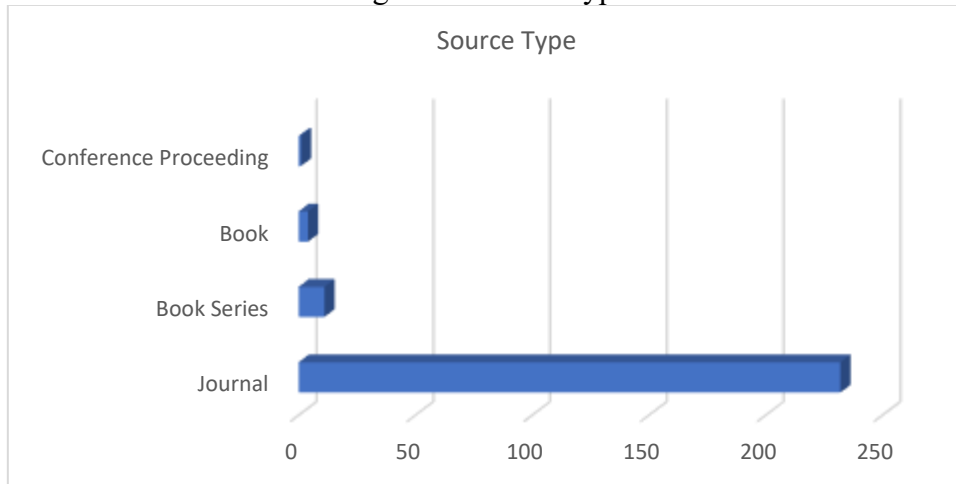
Source: Scopus database processed (2024)

Figure 4 shows that based on source type, the majority of publications come from journals, with 232 or 93.55% of the total sources. This shows that journals are the main media for publication of research in the field of tax morals.

Figure 5. Language

Source: Scopus database processed (2024)

Figure 5 shows the language distribution of publications related to tax morale. Most of the publications were written in English, with 238 or 94.82% of the total publications. This shows the dominance of English as the main language in academic literature, especially in the topic of tax morale.

Table 3. Top 10 Most Popular Journals

No.	Journal	Total	Rank
1	Journal Of Economic Psychology	8	Q1
2	European Journal Of Political Economy	7	Q1
3	Journal Of Economic Behavior And Organization	7	Q1
4	Advances in Taxation	6	Q4
5	International Journal Of Enterpreneurship And Small Business	5	-

6	Journal Of Behavioral And Experimental Economics	5	Q1
7	Constitutional Political Economy	4	Q1
8	Journal Of Economic Issues	4	Q2
9	Economic Alternatives	3	Q4
10	Economics Letters	3	Q2

Source: Scopus database processed (2024)

Figure 6. Documents per Year by Source

Documents per year by source

Compare the document counts for up to 10 sources.   Compare sources and view CiteScore, SJR, and SNIP data

Legend:
- Journal Of Economic Psychology
- Advances In Taxation
- International Journal Of Entrepreneurship And Small Business
- European Journal Of Political Economy
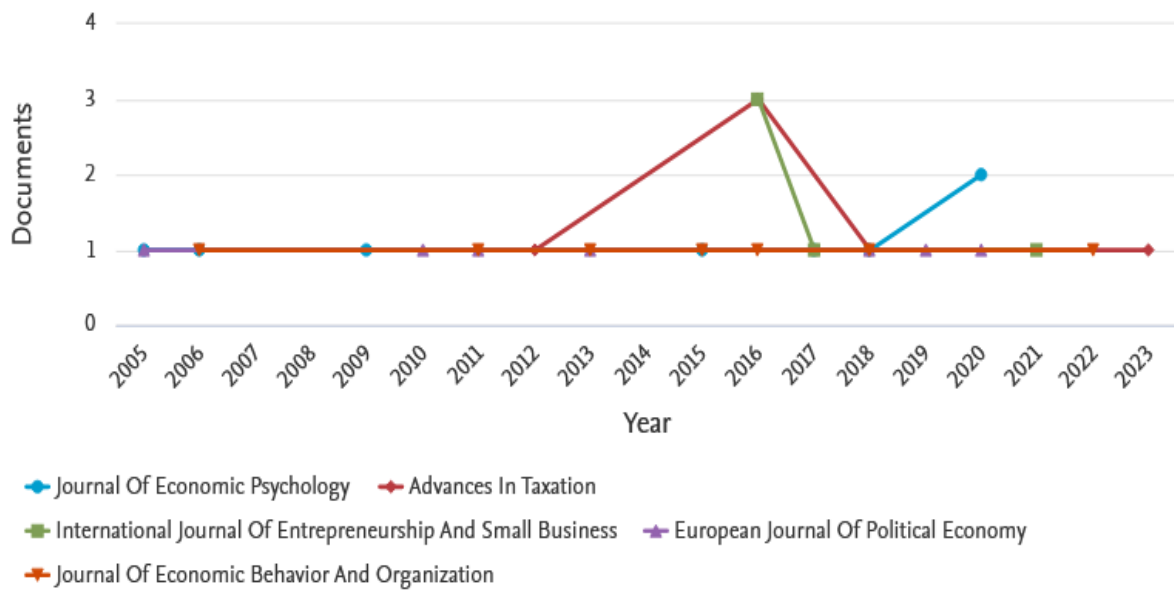- Journal Of Economic Behavior And Organization

Table 3 and Figure 6 shows the distribution of articles related to tax morality published in various academic journals along with the quartile rankings (Q1-Q4) of these journals. The journal with the highest number of articles is "Journal Of Economic Psychology" with 8 articles, followed by "European Journal Of Political Economy" and "Journal Of Economic Behavior And Organization". Based on this data, it can be seen that the scope of journal publications related to tax morals is related to the fields of economics, psychology, politics, economic and organizational behavior, and taxation.
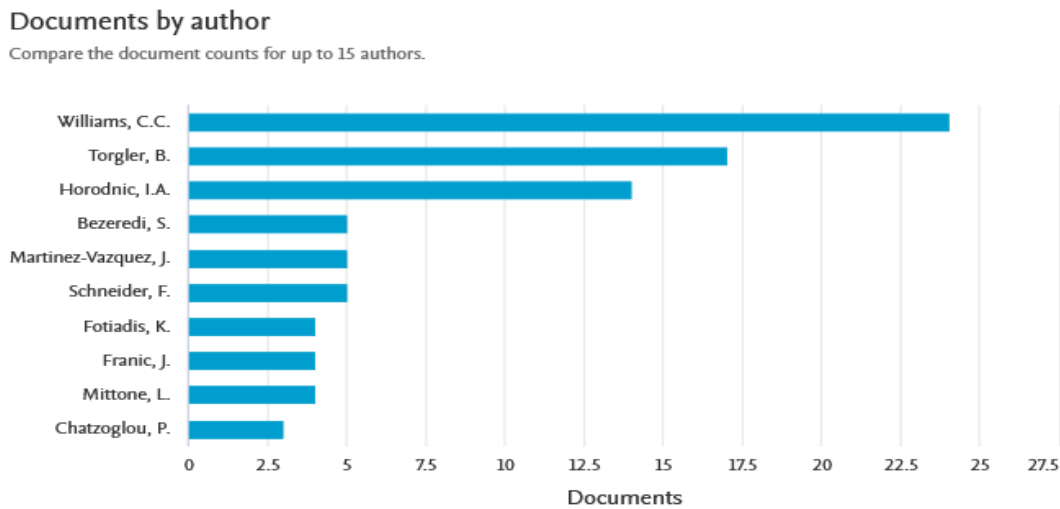
Table 4. Top 10 Authors

No.	Author Name	Publication
1	Williams, C.C.	24
2	Torgler, B.	17
3	Horodnic, I.A.	14
4	Bezeredi, S.	5
5	Martinez-Vazquez, J.	5
6	Schneider, F.	5
7	Fotiadis, K.	4
8	Franic, J.	4
9	Mittone, L.	4
10	Chatzoglou, P.	3

Source: Scopus database processed (2024)

Figure 7. Documents by Author

Documents by author

Compare the document counts for up to 15 authors.

Source: Scopus (2024)

Table 4 and Figure 7 shows a list of author names and number of publications related to tax morale. Williams, C.C. is the most popular author with 24 publications, showing significant contributions to research on tax morale. Torgler, B. is in second place with 17 publications, and Horodnic, I.A. in third position with 14 publications. This indicates that the three authors are experts in the field of tax morals, so their works are worth listening to.

Table 5. Top 15 Affiliates

No.	Affiliate Name	Publication
1	Sheffield University Management School	19
2	The University of Sheffield	15
3	Universitatea Alexandru Ioan Cuza	11
4	Center for Research in Economics, Management and the Arts (CREMA)	11
5	Queensland University of Technology	8
6	Georgia State University	8
7	The Institute of Public Finance, Zagreb	7
8	Johannes Kepler University Linz	6
9	Yale University	4
10	Università di Trento	4
11	Universität Basel	4
12	University of Exeter	4
13	Democritus University of Thrace	4
14	Sapienza Università di Roma	4
15	Universidad de la Republica	4

Source: Scopus database processed (2024)

Table 5 shows the number of publications related to tax morality from various affiliates. Sheffield University Management School took the top spot with 19 publications, followed by The University of Sheffield with 15 publications. Based on this table, it can be seen that academic institutes that research tax morals are mostly located in Europe, America and Australia.
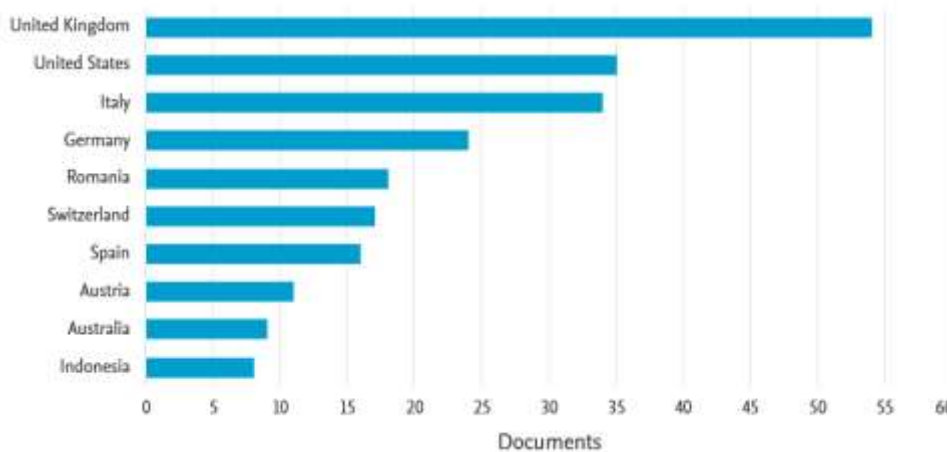
Figure 8. Affiliated Country or Territory

Source: Processed data (2024)

Figure 9. Documents by Country or Territory

Source: Scopus (2024)

Figure 8 and 9 shows the distribution of countries of origin for tax morale researchers. Based on this figure, it shows that the majority of research on morale comes from Europe, followed by America. Meanwhile, Asia only has Indonesia and Malaysia. So the prospects for tax moral research can still be explored in depth, especially in the context of the Asian and African regions. This is because there is still little tax morale context in the context of Asia and Africa, even though the countries in these regions have diverse cultural patterns and are interesting to study when related to taxes.

Figure 10. Network Visualization
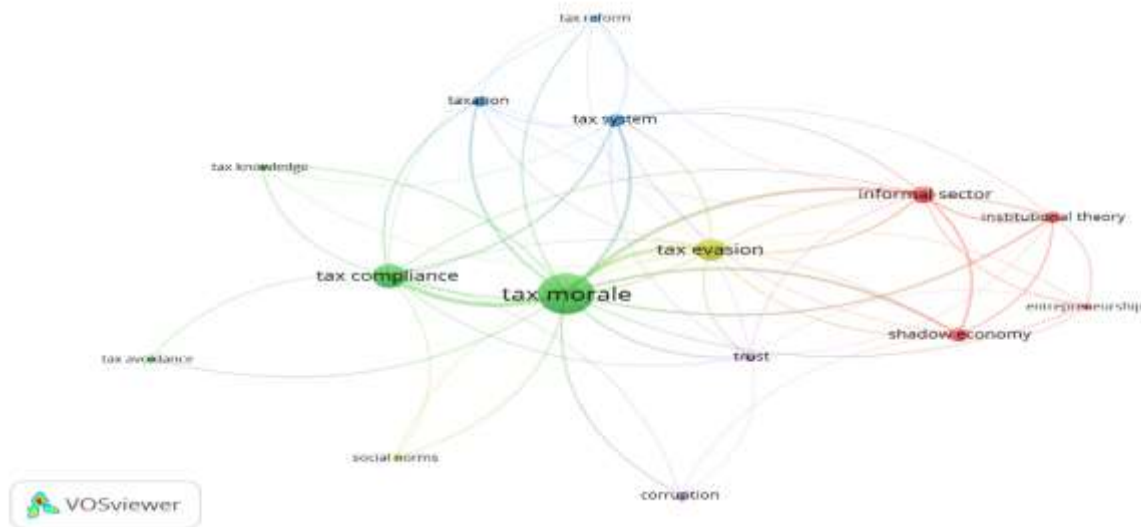
Source: VOSviewer (2024)

The results of the tax morale network visualization analysis mapped the tax morale research visualization into five clusters. Cluster one (red) consists of four keywords, namely: entrepreneurship, informal sector, institutional theory, and shadow economy. In the first cluster, the keyword that has the highest occurrence is informal sector, namely 35. Then followed by shadow economy and institutional theory. In the first cluster, tax morale research is generally associated with the informal sector and institutional theory. The topic of shadow economy and entrepreneurship explains how the informal sector influences and is influenced by tax policy.

Cluster two (green) consists of four keywords, namely: tax avoidance, tax compliance, tax knowledge, and tax morale. In the second cluster, the keyword that has the highest occurrence is tax morale, which is 200, followed by tax compliance. In the second cluster, tax morale research is generally linked to tax compliance, as well as how tax knowledge and tax avoidance influence taxpayer behavior. Research that discusses morale tax and compliance includes: Meiryani et al. (2023) and Amah et al. (2021). Furthermore, cluster three (blue) consists of three keywords, namely: tax reform, tax system, and taxation. The keyword tax system has the highest occurrence in this cluster, namely 20, followed by taxation. In the third cluster, it focuses on tax reform and the tax system, which includes a discussion of how tax policies and structures can be improved.

Cluster four (yellow) consists of two keywords, namely: social norms and tax evasion. Tax evasion has the highest occurrence, namely 58, followed by social norms. In this fourth cluster, it focuses on tax evasion and social norms, and examines the determinants that influence them and how social norms influence compliance. The last cluster or cluster five (purple) consists of two keywords, namely: corruption and trust. Trust has the highest occurrence, namely 12. In the fifth cluster, tax morale research is related to trust, which is one of the supporting factors for the existence of tax morale. The fifth cluster focuses on corruption and its relationship to taxpayer trust, as well as its impact on tax morale.

Network visualization analysis describes the strength of the relationship between keywords, that is, the thicker the connecting line, the more frequently the two keywords are used in similar research. Based on this picture, the keywords that have a thick connecting line are tax morale with tax compliance and tax evasion. This means that there has been a lot of research linking tax morale with tax compliance, as well as tax morale with tax evasion. However, if there is no connecting line between keywords, then these keywords are never or rarely used in the same

research. This shows that there are future research opportunities to link these keywords. Some keywords that do not have connecting lines include:
1. Tax compliance with entrepreneurship and institutional theory
2. Tax avoidance with tax knowledge, social norms, corruption, and trust

So these two things have the opportunity to be researched further in the future.

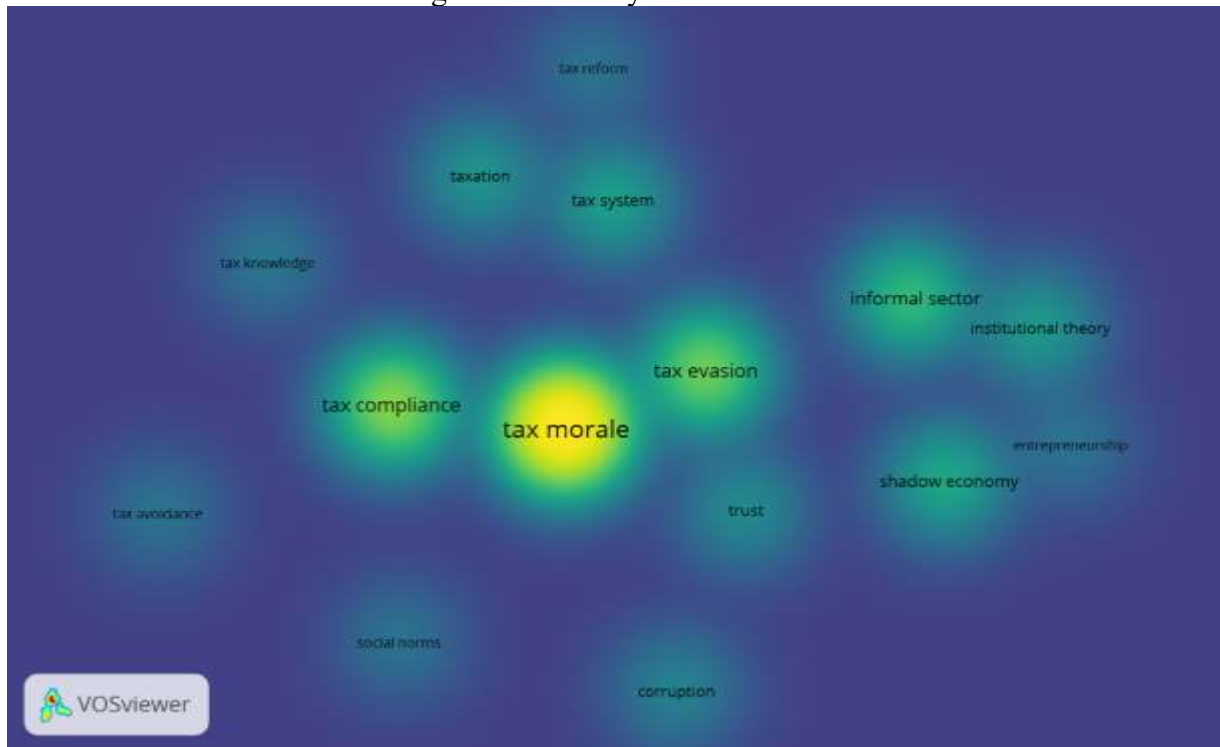Figure 11. Overlay Visualization
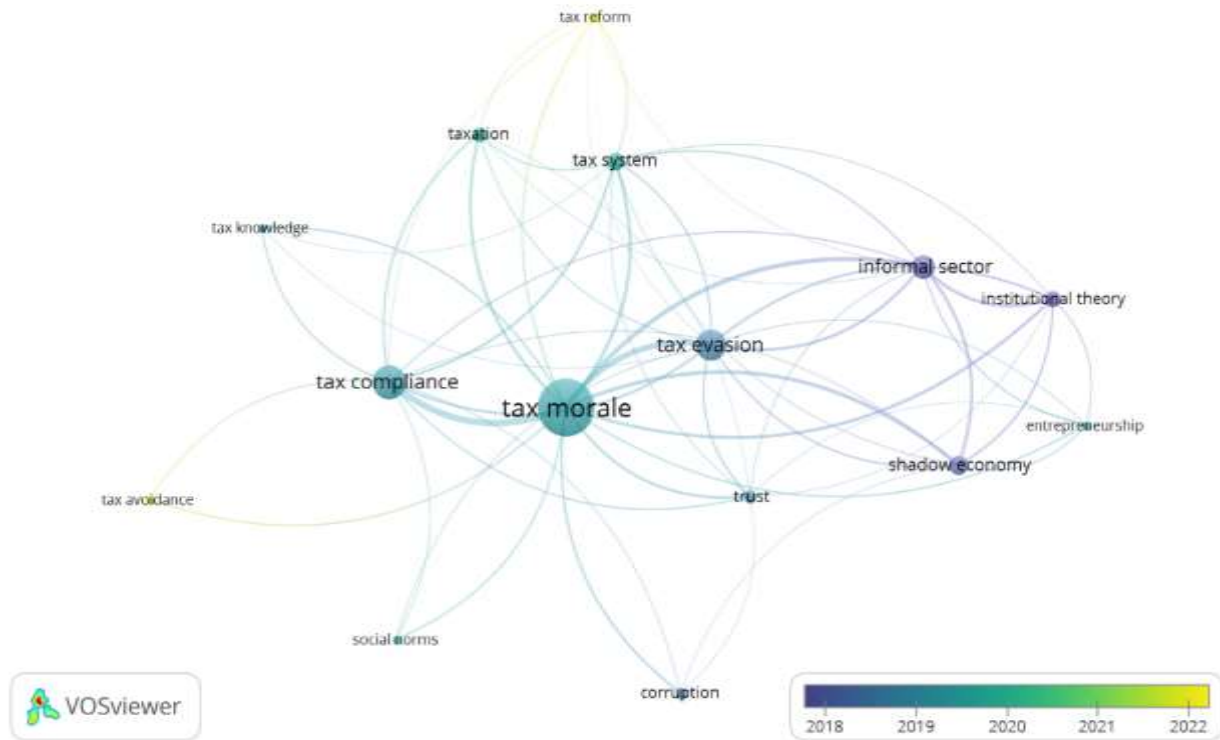
Source: VOSviewer (2024)

Figure 11 shows the relationship between various topics related to tax morality and changes in research focus from 2018 to 2022. The different colors of the image represent the time periods in which these topics were the focus of research, with a color scale of dark blue (2018) to light yellow (2022). The topic of tax morale is in the center in dark blue to light blue, this shows that this topic has been a consistent research focus from 2018 to the following years, indicating its importance in shaping tax compliance and behavior. Tax compliance in green indicates increased interest in this topic around 2021, indicating that tax compliance has become increasingly relevant in recent studies, this has been attributed to changes in tax policy or increased law enforcement efforts.

Tax evasion topics in green to yellow have shown increasing attention in recent years, especially in 2021-2022. The issue of tax evasion continues to be a major concern, with increasing research focus in recent years. Social norms in green indicate that social norms in the context of taxation will be the main focus in 2021, emphasizing the role of social norms in influencing tax compliance. Researchers who link social norms and tax morals such as Galih et al Paleka et al. (2023), as well as social norms with tax compliance (Alm et al., 2023).

The informal sector and institutional theory topics in blue indicate an earlier focus (2018-2019), emphasizing how institutional structures and the informal sector influence the tax system. Meanwhile, tax reform in yellow indicates that this topic is becoming a very new focus, especially in 2022. This may be due to changes in tax policy or the need to adapt to society's economic conditions.

Figure 12. Density Visualization

Source: VOSviewer (2024)

Figure 12 density visualization analysis serves to analyze opportunities for future research topics. The bigger and brighter the keyword visualization, it shows that the keyword has been researched frequently. Conversely, the darker the visualization, the less frequently researched keywords. Some of the key words that are clearly described are tax morale, tax compliance, and tax evasion, meaning that these three things have been frequently researched. Keywords that are described quite clearly, such as sector information and tax system, are topics that are relatively widely studied, although not as many as categories that have clear visualizations.

Keywords such as social norms and tax reform are depicted in smaller sizes and in dimmer colors. This shows that these two topics are still rarely discussed, so they have potential for future research. According to Alm et al. (2023), Social norms are one behavioral approach in understanding tax compliance. In the Indonesian context, social norms can be a supporting factor in the tax reporting dilemma (Cahyonowati et al., 2023). Waluyo (2017) discusses the tax administration system and tax amnesty. Meanwhile, tax reform is related to changes to tax regulations in accordance with the economic conditions of society and the country. Therefore, these two things are interesting to study, especially how they relate to tax morale.

CONCLUSIONS

This research succeeded in explaining the development and direction of tax morale research globally, so that current and future publication trends can be identified through bibliometric analysis. The research results found that studies on tax morality have increased significantly in the last four years in the form of English language journal articles, the subject area is mostly in the fields of economics and finance, and is growing rapidly in Europe and America. The tax morale hat is divided into five large clusters, namely: informal sector, tax compliance, tax system, tax evasion, and trust. Future research topics that can be developed further are related to social norms and tax reform. Meanwhile, keywords that can be linked by researchers in the future are the relationship between tax compliance and entrepreneurship and

institutional theory, as well as tax avoidance with tax knowledge, social norms, corruption and trust.

This research has several limitations. First, it only comes from the Scopus database. Future research can combine Scopus and WOS data, so that more comprehensive results can be obtained. Second, the keywords are only focused on "tax morale". Future researchers can develop other keywords, for example tax compliance, so they can find out the relationship between these two things.

This research is expected to provide theoretical and practical contributions to the development of tax science. The theoretical contribution is in the form of enriching the literature review regarding tax morals, so that it can be developed for future researchers. As a practical contribution, it is hoped that this research can provide policy advice for tax officials in order to improve tax morale and tax compliance.

REFERENCES

Alm, J., Burgstaller, L., Domi, A., März, A., & Kasper, M. (2023). Nudges, Boosts, and Sludge: Using New Behavioral Approaches to Improve Tax Compliance. Economies, 11(9). https://doi.org/10.3390/economies11090223

Amah, N., Rustiarini, N. W., & Hatmawan, A. A. (2021). Tax compliance option during the pandemic: Moral, sanction, and tax relaxation (case study of indonesian msmes taxpayers). Review of Applied Socio-Economic Research, 22(2), 21–36. https://doi.org/10.54609/reaser.v22i2.108

Bakar, M. A. A. A., Palil, M. R., Maelah, R., & Ali, M. H. (2022). Power of Tax Authorities, Tax Morale, and Tax Compliance: A Mediation Analysis in East Malaysia. Asian Journal of Business and Accounting, 15(2), 281–309. https://doi.org/10.22452/ajba.vol15no2.10

Bilgin, C. (2014). Determinants of tax morale in Spain and Turkey: An empirical analysis. European Journal of Government and Economics, 3(1), 60–74. https://doi.org/10.17979/ejge.2014.3.1.4297

Cahyonowati, N., Ratmono, D., & Juliarto, A. (2023). The role of social norms and trust in authority in tax compliance dilemmas. Cogent Business and Management, 10(1). https://doi.org/10.1080/23311975.2023.2174084

Cummings, R. G., Martinez-Vazquez, J., McKee, M., & Torgler, B. (2009). Tax morale affects tax compliance: Evidence from surveys and an artefactual field experiment. Journal of Economic Behavior and Organization, 70(3), 447–457. https://doi.org/10.1016/j.jebo.2008.02.010

Fajriana, N., Irianto, G., & Andayani, W. (2023). the Role of Tax Fairness and Taxpayer Trust in Building Voluntary Compliance in Msme Taxpayers. International Journal of Business and Society, 24(1), 478–487. https://doi.org/10.33736/ijbs.5629.2023

Fauzan, Ibrahim, M. B., & Jahja, A. S. (2022). a Scholarly Examination of Tax Compliance: a Bibliometric Analysis (1960-2021). Journal of Indonesian Economy and Business, 37(1), 52–72. https://doi.org/10.22146/jieb.v37i1.2718

Fonseca Corona, F. J. (2024). Tax morale: a global scoping review from the cultural approach to economics. International Review of Economics, 0123456789. https://doi.org/10.1007/s12232-024-00446-x

Haning, M. T., Hamzah, H., & Tahili, M. (2020). Determinants of public trust and its effect on taxpayer compliance behavior in SOUTH SULAWESI PROVINCE, Indonesia. Public Policy and Administration, 19(2), 205–218. https://doi.org/10.13165/VPA-20-19-2-04

Horodnic, I. A. (2020). Tax morale and institutional theory : a systematic review. 38(9), 868–886. https://doi.org/10.1108/IJSSP-03-2018-0039

Khozen, I., & Setyowati, M. S. (2023). Managing taxpayer compliance: Reflections on the

drivers of willingness to pay taxes in times of crisis. Cogent Business and Management, 10(2). https://doi.org/10.1080/23311975.2023.2218176

Kumi, R., & Kwasi Bannor, R. (2023). Job performance, knowledge and perceived power of tax officers on tax morale amongst agrochemical traders in Ghana. Arab Gulf Journal of Scientific Research, 41(3), 260–282. https://doi.org/10.1108/AGJSR-09-2022-0163

Lutfi, A., Alshira'h, A. F., Alshirah, M. H., Al-Ababneh, H. A., Alrawad, M., Almaiah, M. A., Dalbouh, F. A., Magablih, A. M., Mohammed, F. M., & Alardi, M. W. (2023). Enhancing VAT compliance in the retail industry: The role of socio-economic determinants and tax knowledge moderation. Journal of Open Innovation: Technology, Market, and Complexity, 9(3), 100098. https://doi.org/10.1016/j.joitmc.2023.100098

Manrejo, S., & Yulaeli, T. (2022). Tax Compliance Model Based on Taxpayers Planned Behavior in Indonesia. Journal of Tax Reform, 8(3), 298–311. https://doi.org/10.15826/jtr.2022.8.3.123

Meiryani, Warganegara, D. L., Drajat, R. S., Lusianah, Salim, G., Purnomo, A., & Daud, Z. M. (2023). the Effect of Tax Incentives, Trust in Tax Authorities, Tax Morale, and Tax Socialization on Individual Taxpayer Compliance. Journal of Governance and Regulation, 12(4), 144–156. https://doi.org/10.22495/jgrv12i4art14

Nikulin, D. (2020). Tax evasion, tax morale, and trade regulations: Company-level evidence from Poland. Entrepreneurial Business and Economics Review, 8(1), 111–125. https://doi.org/10.15678/EBER.2020.080106

Ocheni, S. (2015). A causality analysis between tax compliance behaviour and Nigerian economic growth. Mediterranean Journal of Social Sciences, 6(1S1), 577–582. https://doi.org/10.5901/mjss.2015.v6n1s1p577

Paleka, H., Karanović, G., & Štambuk, A. (2023). The Direct and Moderating Effect of Sociodemographic Variables on Tax Compliance Behaviour. South East European Journal of Economics and Business, 18(2), 34–48. https://doi.org/10.2478/jeb-2023-0017

Parwati, N. M. S., Muslimin, Adam, R., Totanan, C., Yamin, N. Y., & Din, M. (2021). The effect of tax morale on tax evasion in the perspective of Tri Hita Karana and tax framing. Accounting, 7(6), 1499–1506. https://doi.org/10.5267/j.ac.2021.3.014

Prasetyo, D. Y., Adi, P. H., & Damayanti, T. W. (2020). Overconfidence, gender and tax compliance: The Indonesian evidence. Montenegrin Journal of Economics, 16(4), 135–143. https://doi.org/10.14254/1800-5845/2020.16-4.11

Sanusi, S., Omar, N., Sanusi, Z. M., & Muslichah, I. (2021). The application of the responsive regulation theory on indirect tax compliance among small and medium enterprises in Malaysia. Management and Accounting Review, 20(2), 137–160. https://doi.org/10.24191/MAR.V20i02-06

Sebele-Mpofu, F. Y. (2023). The Informal Sector, the "implicit" Social Contract, the Willingness to Pay Taxes and Tax Compliance in Zimbabwe. Accounting, Economics and Law: A Convivium, 13(3), 299–342. https://doi.org/10.1515/ael-2020-0084

Strielkowski, W., & Čábelková, I. (2015). Religion, culture, and tax evasion: Evidence from the Czech Republic. Religions, 6(2), 657–669. https://doi.org/10.3390/rel6020657

ten Kate, F., Klasing, M. J., & Milionis, P. (2023). Societal diversity, group identities and their implications for tax morale. Journal of Comparative Economics, 51(3), 1048–1067. https://doi.org/10.1016/j.jce.2023.04.005

Timothy, J., & Abbas, Y. (2021). Tax morale, perception of justice, trust in public authorities, tax knowledge, and tax compliance: a study of Indonesian SMEs. EJournal of Tax Research, 19(1), 168–184.

Twesige, D., Rutungwa, E., Faustin, G., Misago, I. K., & Mutarinda, S. (2024). Gender and the tax compliance puzzle: does gender influence taxpayers' behaviour towards tax

compliance? Evidence from Rwanda. Cogent Business and Management, 11(1). https://doi.org/10.1080/23311975.2024.2316887

Waluyo. (2017). Tax amnesty and tax administration system: An empirical study in Indonesia. European Research Studies Journal, 20(4), 548–556. https://doi.org/10.35808/ersj/910

Williams, C. (2020). An Institutional Theory of Tax Non-Compliance in Bulgaria: a Tax Morale Approach. Economic Alternatives, 26(1), 33–49. https://doi.org/10.37075/EA.2020.1.02