Analysis of the Influence of Personality and Tax Morals on Student's Tax Evasion Intentions

Jolin
Accounting Study Program, Batam International University
Jl Gajah Mada, Baloi Sei Ladi Batam 29442
Email: jolinkangwn@gmail.com

Abstract

This study aims to investigate the correlation among personality traits, tax morale, and tax evasion intentions. The dependent variable in this research is tax evasion intentions, while the independent variables consist of the five dimensions of personality based on the Big Five Personality theory (agreeableness, conscientiousness, openness, extraversion, neuroticism), along with tax morale.

To conduct this research, a questionnaire was distributed to 353 active students of the 2019-2022 class from the Faculty of Business and Management at Batam International University. The questionnaire contained 35 questions and was rated using a 7-point Likert scale. The collected data were analyzed using SPSS 25, employing both multiple linear analysis and descriptive statistical analysis.

The study's findings revealed a significant positive association between extraversion and tax evasion intentions. On the other hand, conscientiousness and tax morale demonstrated a significant negative correlation with tax evasion intentions. However, no significant relationship was observed between openness to experience, agreeableness, neuroticism, and tax evasion intentions. These results indicate that individuals with higher levels of conscientiousness and tax morale are less likely to engage in tax evasion, while those with higher levels of extraversion tend to have a greater inclination towards tax evasion.

Keywords : *tax evasion intention, tax morale, big five personality*

1. Introduction

1.1 Background

Every country needs funding sources for its development and state expenditure. In Indonesia, the APBN (State Revenue and Expenditure Budget) is prepared to regulate the allocation plan for state revenues and expenditures. The government receives sources of revenue for the APBN

from within and outside the country. For domestic revenue sources, tax is the main sector that contributes the most(Directorate General of Taxes Performance Report, 2020).

According toFitriani and Sulistyawati (2020)Tax is a levy that must be paid by taxpayers to the state. Tax collection is regulated by law and is coercive. The taxes collected from the community will then be used for expenditure purposes, infrastructure development, and economic development to improve the country's economy and community welfare.

Even though taxes are mandatory and coercive, in practice tax collection often does not reach targets. One reason is tax evasion. Tax evasion is an act that is contrary to tax law. Where the taxpayer takes action to avoid or not report taxes.(Mujiyati et al., 2018; Palil et al., 2016; Chandra & Cintya, 2021).

According to data collected by Tax Justice, Indonesia is estimated to suffer losses of 68.7 trillion due to tax evasion, with around 1.1 trillion caused by individual taxpayers(Cobham et al., 2020).

Table 1Table of Targets and Realization of Tax Revenue for 2018-2020

Year	Number of Taxpayers	Target (in trillion rupiah)	Realization (in trillion rupiah)	Achievements	Tax Ratio (OECD)
2018	17.65 million	1,424.00	1,315.51	92.38%	12%
2019	18.33 million	1,577.56	1,332.06	84.44%	11.6%
2020	19.00 million	1,198.82	1,069.98	89.25%	10.1%

Source:2020 Directorate General of Taxes Performance Report , OECD

2022

From the analysis in Table 1.1, it can be observed that the number of taxpayers registered in the Directorate General of Taxes database has increased gradually from year to year. However, the realization of taxes each year failed to reach the set targets. Apart from that, Indonesia's tax ratio also shows a consistent decline from 2018 to 2020. The tax ratio percentage shown is also still below the standards applicable for developing countries with lower middle income levels, where the tax ratio should reach 19%(OECD, 2022).

The tax ratio functions as a marker to assess the extent to which people fulfill their tax obligations and also provides an estimate regarding a country's potential tax revenue. Apart from that, the tax ratio can also be used as a parameter for evaluating government performance in collecting tax revenues. Therefore, a low tax ratio does not only indicate problems in taxpayer compliance. But it can also provide an overview of the efficiency of the government's work in managing poor tax revenues(Darmawan & Sukartha, 2014).

There are several objectives of this research, namely:
1) To test the effect of openness to experience on tax evasion intentions.
2) To test the influence of conscientiousness on tax evasion intentions.
3) To test the effect of extraversion on tax evasion intentions.
4) To test the effect of agreeableness on tax evasion intentions.
5) To examine the influence of neuroticism on tax evasion intentions.
6) To test the influence of tax morale on tax evasion intentions.

2. Literature review

3.1 Tax Evasion Intent

According toNovia (2020)Tax evasion is a taxpayer's action to hide the amount of tax that should be paid. All types of efforts aimed at reducing the amount of tax by breaking the law are included in the category of tax evasion. Examples of actions that constitute tax evasion include not paying and reporting taxes, reporting income lower than it should be, increasing expenses, and manipulating financial documents.(Mughal, 2012).

There are several aspects that influence tax evasion. One of them is intention.Sulistiani (2012)explains that intention and motivation have a strong relationship. Intention is an impulse that arises in someone, whether consciously or not, to take action with a certain purpose. Positive intentions will trigger motivation to do positive things. Meanwhile, bad intentions will trigger motivation to do negative things. Therefore, it can be concluded that the intention to evade tax is an urge within a person to reduce his tax obligations in a way that violates the law.

According toFriskianty and Handayani (2014), indicators of tax evasion include several things, such as not filing an Annual Tax Return (SPT) on time, reporting the SPT inaccurately, misusing or not registering your Taxpayer Identification Number (NPWP), not depositing the tax owed, reporting lower income than they should, and tried to give bribes to the tax authorities.

Siahaan (2010)identified several impacts related to tax evasion, namely as follows:
a. In the Financial Sector

Tax evasion has a detrimental impact on the country because it creates an imbalance in the budget. Budget imbalances can lead to other consequences such as increased tax rates, inflation, and so on.

b. In Economics

In this field, tax evasion causes obstacles to economic growth. With tax evasion, violators try to gain additional profits by not reporting taxes. This condition also causes a small increase in capital because the tax authorities cannot detect the profits of violators who are trying to hide.

c. In the Field of Psychology

In the field of psychology, tax evasion can cause damage to social norms and values that prioritize compliance with laws and tax obligations. Tax violators can become accustomed to repeatedly violating the law.

From the previous description, it can be concluded that tax evasion is an illegal act that is detrimental to society and the state.Satyadini et al., (2019)emphasizes that by actively influencing and directing taxpayer behavior, they can direct the population to low risk so that customs authorities can focus more on controlling populations at high risk of tax evasion. Therefore, it is important to investigate the causes of tax evasion.

Several causes that can influence taxpayers to commit tax evasion are as follows:Mughals (2012)in his research, he explained the lack of socialization to the public from the start, inadequate tax incentives, taxpayers and authorities who had bad relations, tax proliferation and lack of tax knowledge as causes of tax evasion.

Then, many studies mention the influence of tax morals on tax evasion. Research by Owusu et al., (2021), Alleyne & Harris (2017), Parwati et al., (2021), Hananto et al., (2023), Rantelangi and Majid (2018), Muzurura et al., (2021) and Dalimunthe and Dison Silalahi (2022) stated that tax morale can influence the level of tax compliance. Individuals with good tax morals will tend to take ethical actions. On the other hand, individuals with bad tax morals will be more motivated to commit tax evasion.

Furthermore, according to researchDasapradani (2018), there is a positive relationship between attitudes towards tax compliance. The results show that the more positive a person's attitude, the higher the level of tax compliance. However, the more negative a person's attitude, the lower the person's level of compliance in paying taxes.

3.2 Relationship Between Variables
3.1.1 Influence o*penness to experience*against tax evasion intentions

Openness to experience is an individual's tendency for new exploration and creative thinking. Some characteristics related to this dimension are imagination, curiosity, openness to new things, and complexity(Ackerman, 2020). Research fromBodankin and Tziner (2009)revealed that individuals with high openness to experience will be independent so they are more likely to comply with the law. Research fromOlajube et al., (2018)AndOwusu et al., (2021)also explains that individuals who have a high score on this variable have higher intrinsic motivation to pay taxes. But according

toArunasalam (2019)Individuals with this dimension believe that there is no problem if they do not comply with taxes.

H1: Openness to Experience has a significant negative effect on tax evasion intentions.

3.1.2 Influence *conscientiousness* against tax evasion intentions

Individuals with conscientiousness are associated with characteristics such as good organizational skills, attentiveness, effective planning, efficiency, responsibility and dependability.(O'Neill & Hastings, 2011).

Study(Costa and McCrae, 1992)states that individuals with high conscientiousness tend to consider carefully before acting and are more likely to comply with rules and duties that are considered important to them. This finding is supported by research fromOwusu et al., (2021)AndHuels and Parboteeah (2019).However, the research results fromOlexová and Sudzina (2019)shows the opposite. Referring to the previous discussion, the following research hypothesis can be generated.

H2: Conscientiousness has a significant negative effect on tax evasion intentions.

3.1.3 Influence *extraversion* against tax evasion intentions

Extraversion is a personality trait characterized by being sensational, good at socializing, likes to talk, and likes to express(Power & Pluess, 2015). Individuals with high levels of extraversion appear to value achievement and stimulation as more important, while perhaps placing less value on tradition or conformity(Roccas et al., 2002).

According to research byAlaheto (2003), individuals who have high levels of extraversion are more motivated to engage in criminal acts. Research results byPutri and Helmayunita (2022)also found that individuals with high extraversion were more likely to be involved in accounting fraud.

H3: Extraversion has a significant positive effect on tax evasion intentions.

3.1.4 Influence *agreeableness* against tax evasion intentions

Agreeableness includes prosocial attributes such as altruism, compassion and kindness.(Power & Pluess, 2015). Individuals with high agreeableness tend to be more cooperative while individuals with low agreeableness tend to be more competitive and sometimes even manipulative(Cherry, 2019). Based on research results fromOwusu et al., (2021), individuals with high agreeableness tend to be willing to follow rules and have a low desire to commit crime. Similar findings were also conveyed by the studyAbratańska (2022)which shows that participants with higher levels of agreeableness have more positive tax attitudes.

H4: Agreeableness has a significant negative effect on tax evasion intentions.

3.1.5 Influence *neuroticism* against tax evasion intentions

Neuroticism is a dimension related to an individual's anxiety, instability, depression, stress and impulsiveness(Kalshoven et al., 2011). Individuals who have high neuroticism often experience mood swings, whereas individuals with low neuroticism tend to be more stable and emotionally resilient.

Based on the research results of Cizek (1999) and Jackson (2002), individuals with neuroticism tend to refrain from criminal behavior and are more likely to comply with their tax obligations obediently. However, research fromKalshoven et al., (2011)AndHuels and Parboteeah (2019)shows different results, where individuals with higher levels of neuroticism show non-compliant behavior towards taxes.

H5: Neuroticism has a significant positive effect on tax evasion intentions.

3.1.6 The influence of tax morale on tax evasion intentions

Tax morale is an important indicator to predict tax evasion intentions by taxpayers(Owusu et al., 2021).Luttmer and Singhal (2014)states that tax morale is something that supports taxpayers' motivation to comply with taxes. This motivation is not influenced by external factors such as fear of sanctions or following social norms(Torgler and Schneider, 2004).

Individuals with greater intrinsic motivation to pay taxes tend to have lower intentions to avoid taxes. On the other hand, individuals with lower intrinsic motivation to pay taxes tend to have higher tax avoidance intentions.

Thus, the higher the level of tax morale of an individual, the lower the possibility of the individual committing tax evasion. This is supported by the research results of Owusu et al., (2021),Alleyne and Harris (2017).Parwati et al., (2021),Hananto et al., (2023), AndRantelangi & Majid (2018).

H6: Tax morale has a significant negative effect on tax evasion.

3. Research methodology

This research is included in the type of quantitative research. The research population in this study were active students from the Faculty of Business and Management, Batam International University, class 2019-2022. The method used to determine the sample is a purposive sampling technique. According to Sugiyono (2019) purposive sampling is a technique for determining samples with certain considerations. From the data collected, there are a total of 1,929 active students registered at the Faculty of Business and Management, Batam International University for the 2019-2022 class. This number includes students from the accounting, management and tourism departments who are part of the faculty. Sugiono's Slovin formula (2011:87) was used to determine the number of samples in this study. Slovin's formula for determining samples is as follows:

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

Information:

n: Sample size/number of respondents

N: Population Size

e: Fault tolerance limit

The sample size in this study was 1,929 people. Meanwhile, the error tolerance limit used is 5%. Therefore, the following calculation is obtained:

$$n = \frac{1929}{1 + 1929\,(0{,}05)^2}$$
$$n = 331{,}3$$

The minimum number of samples that must be obtained is 331 samples. However, this research will use 353 samples.

3.1 Dependent Variable

3.1.1 Tax Evasion Intent

Tax evasion intention was measured by a questionnaire referred to fromAlleyne and Harris (2017)with the following questions:

1. I would evade taxes if I had the chance.
2. I will never evade taxes.
3. I have no intention of evading taxes in the future.

3.2 Independent Variable

3.2.1 *Openness to Experience*

Openness to Experience was measured using a questionnaire referring to Donnellan (2006) with the following questions:

1. I have a clear imagination.
2. I'm not interested in abstract ideas.
3. I have difficulty understanding abstract ideas.
4. I don't have a clear imagination.

3.2.2 *Conscientiousness*

Conscientiousness was measured by a questionnaire referring to Donnellan (2006) with the following questions:

1. I immediately complete the tasks given.
2. I often forget to put things back in their original place.
3. I like neatness.
4. Sometimes I like to be messy.

3.2.3 *Extraversion*

Extraversion was measured by a questionnaire referring to Donnellan (2006) with the following questions:

1. I am a very passionate and fun person.
2. I don't talk much.
3. I talk to a lot of people at social gatherings.
4. I don't like being flashy at meetings.

3.2.4 *Agreeableness*

Agreeableness measured by a questionnaire referring to Donnellan (2006) with the following questions:

1. I sympathize with other people's feelings.
2. I'm not interested in other people's problems.
3. I feel other people's feelings.
4. I don't care about other people.

3.2.5 **Neuroticism**

Neuroticism was measured using a questionnaire referring to Donnellan (2006) with the following questions:

1. I often experience mood swings.
2. Usually I always feel calm.
3. I get angry easily.
4. I rarely feel sad.

3.2.6 **Tax Morals**

Tax morale was measured using a questionnaire referred to from Inglehart and Baker (2002) with the following questions:

1. I think evading taxes is permissible if I have the opportunity to do it without being caught.
2. I think paying taxes is one of the basic obligations of a citizen.
3. I think not paying taxes is one of the worst crimes a person can commit because it harms the entire society.
4. I don't think it's right to avoid taxes even if I think that paying taxes is unfair.
5. Even if someone thinks the tax is unfair, he should pay it first and complain later.
6. Paying taxes is necessary because it helps people in need.

All of these variables are measured using a 7 Likert scale with the following statements: (1) strongly disagree, (2) disagree, (3) quite disagree, (4) neutral, (5) quite agree, (6) agree, (7) totally agree.

4. Analysis and Discussion

4.1 Descriptive Analysis of Respondents

From the activities of distributing questionnaires distributed to 360 respondents, the data collected and able to be analyzed amounted to 353 questionnaires. This data can be seen in table 2.

Information	Respondent
Questionnaires were distributed	360 respondents
Returned questionnaire	353 respondents
The amount of data studied	353 respondents

Table 2 Number of Respondents

The identity of the respondents to this research can be seen in table 3.

Information	Criteria	Frequency	%
Gender	Man	110	31.2
	Woman	243	68.8
Age	< 20 years	100	28.3
	21-30	253	71.7
NPWP	Own	263	74.5
	Do not have	90	25.5
Major	Accountancy	235	66.6
	Non-Accounting	118	33.4

Table 3 Respondent Identity

4.2 Descriptive Statistics Test Results

Variable	N	Min	Max	Average	Std. Dev
Openness to Experience	353	1	7	4.88	5,264
Conscientiousness	353	1	7	5.02	4,737
Extraversion	353	1	7	4.73	5,662
Agreeableness	353	1	7	5.34	4,334
Neuroticism	353	1	7	3.70	4,887
Tax Morals	353	1	7	5.49	6,343
Tax Evasion Intent	353	1	7	5.68	4,234

Table 4 Descriptive Statistical Test Results

4.3 Data Quality Test Results
1. Data Validity Test

The validity test results of each of these variables are declared valid if they have a correlation value above 0.30 Azwar (2011). The research test results can be seen in table 4.

Variable	Correlation Value	Conclusion
Openness to Experience 1	0.678	*Valid*
Openness to Experience 2	0.796	*Valid*
Openness to Experience 3	0.805	*Valid*
Openness to Experience 4	0.844	*Valid*

Conscientiousness 1	0.623	*Valid*
Conscientiousness 2	0.778	*Valid*
Conscientiousness 3	0.724	*Valid*
Conscientiousness 4	0.805	*Valid*
Extraversion 1	0.787	*Valid*
Extraversion 2	0.828	*Valid*
Extraversion 3	0.838	*Valid*
Extraversion 4	0.794	*Valid*
Agreeableness 1	0.71	*Valid*
Agreeableness 2	0.821	*Valid*
Agreeableness 3	0.743	*Valid*
Agreeableness 4	0.766	*Valid*
Neuroticism 1	0.728	*Valid*
Neuroticism 2	0.753	*Valid*
Neuroticism 3	0.719	*Valid*
Neuroticism 4	0.645	*Valid*
Tax Morals 1	0.651	*Valid*
Tax Morals 2	0.634	*Valid*
Tax Morals 3	0.798	*Valid*
Tax Morals 4	0.826	*Valid*
Tax Morals 5	0.617	*Valid*
Tax Morals 6	0.727	*Valid*
Tax Evasion Intention 1	0.821	*Valid*
Tax Evasion Intention 2	0.902	*Valid*
Tax Evasion Intention 3	0.903	*Valid*

Table 5 Validity Test Results

2. Data Reliability Test

All variables in this study were concluded to be reliable because they had Cronbach's alpha values above 0.6. The test results can be seen in table 5.

Variable	***Cronbach's alpha***	**Conclusion**
Openness to Experience	0.789	Reliable
Conscientiousness	0.714	Reliable

Extraversion	0.824	Reliable
Agreeableness	0.755	Reliable
Neuroticism	0.673	Reliable
Tax Morals	0.805	Reliable
Tax Evasion Intent	0.848	Reliable

Table 6 Reliability Test Results

3. Data Normality Test

Normality test results are concluded to be normal if the significance value is greater than 0.05. Based on the table above, the significance value obtained is 0.227, which indicates that the data is normally distributed.

Dependent Variable	Significance Value	Conclusion
Tax Evasion Intent	Monte Carlo Sig. (2-tailed) 0.227	Data is normally distributed

Table 7 Normality Test Results

4. Multicollinearity Test

Based on the results of the multicollinearity test in this study, all variables show VIF values smaller than 10. Therefore, it can be concluded that there is no multicollinearity in this study.

Model	VIF	Tolerance Value
Openness to Experience	1,459	0.685
Conscientiousness	1,327	0.754
Extraversion	1,820	0.549
Agreeableness	1,952	0.512
Neuroticism	1,198	0.835
Tax morals	1,238	0.808

Table 8 Multicollinearity Test Results

5. Heteroscedasticity Test

The Spearman's Rho test results in this study show a sig value. which is greater than 0.05 so that the data is said to not experience

heteroscedasticity. The following are the results of the heteroscedasticity test:

Model	Significance Value
Openness	0.798
Conscientiousness	0.697
Extraversion	0.861
Agreeableness	0.343
Neuroticism	0.848
Tax Morals	0.110

Table 9 Heteroscedasticity Test Results

6. **F test**

The F Test results in table 10 show a significance value smaller than 0.05. Therefore, it can be concluded that the independent variables in this study have a significant effect on tax evasion intentions as the dependent variable.

Dependent Variable	Sig.	Conclusion
Tax Evasion Intent	**0,000**	**Significant**

Table 10 F Test Results

7. **T test**

Variable	B	Sig value
(Constant)	23,670	0,000
Openness to Experience	0.045	0.187
Conscientiousness	-0.123	0.001
Extraversion	0.091	0.011
Agreeableness	-0.035	0.472
Neuroticism	-0.004	0.908
Tax Morals	-0.488	0,000

Table 11 T Test Results

The results of the T test show the influence of each independent variable in explaining the dependent variable. Based on the t test results in table 11, the following conclusions can be obtained.

a. Hypothesis Test Results 1

The results in Table 11 show that the openness to experience variable has a significance value greater than 0.05. These results indicate that openness to experience has no significant effect on tax evasion intentions. This is not consistent with research conducted byOlajube et al., (2018)which states that openness to experience has a positive effect on the willingness to pay taxes of taxpayers in Ogun.

Even though the test results for this variable do not show significance, the positive coefficient value is in accordance with the findingsArunasalam (2019)states that individuals with a high level of openness to experience feel that they have no problem showing non-compliance with taxes.

b. Hypothesis Test Results 2

The results in Table 11 show that the conscientiousness variable has a significance value smaller than 0.05. These results indicate that conscientiousness has a significant effect on tax evasion intentions. A negative coefficient value indicates a negative relationship between conscientiousness and tax evasion intentions. This is caused by the characteristics of individuals with high conscientiousness who are careful, responsible, and tend to obey the rules so that they are more likely to comply with tax obligations properly.(Costa and McCrae, 1992).

These results are in accordance with previous research byOwusu et al., (2021)AndHuels and Parboteeah (2019). However, it is not consistent with the findings ofOlexová and Sudzina (2019)which states that taxpayers with high conscientiousness are more likely to engage in non-compliant behavior.

c. Hypothesis Test Results 3

The results in Table 11 show that the extraversion variable has a significance value smaller than 0.05. These results indicate that extraversion has a significant effect on tax evasion intentions. A positive coefficient value indicates a positive relationship between extraversion and tax evasion intentions. This is due to the natural characteristics of this variable which tends to like socializing, prioritizes achievement, and feels stimulated to seek attention and recognition from other people, and is easily influenced. The results of this test are also in accordance with previous research byAlaheto (2003)AndPutri and Helmayunita (2022).

d. Hypothesis Test Results 4

The results in Table 11 show that the agreeableness variable has a significance value greater than 0.05. These results indicate that agreeableness has no significant effect on tax evasion intentions. These results are consistent with the results of research from(Huels & Parboteeah, 2019).

Although characteristics such as altruism, kindness, and compassion from agreeableness make us assume that individuals with these traits will avoid non-compliant behavior such as tax evasion, when it comes to carrying out tax obligations, filing taxes is a very personal matter. Perhaps the private nature of tax compliance explains why the social component of agreeableness has no effect in this case(Huels & Parboteeah, 2019).

e. **Hypothesis Test Results 5**

The results in Table 11 show that the neuroticism variable has a significance value greater than 0.05. These results indicate that neuroticism has no significant effect on tax evasion intentions. These results are not consistent with the results of research from(Huels & Parboteeah, 2019)

The possible reason this variable does not influence tax evasion intentions is because the characteristics of neuroticism are more closely related to a person's negative emotional condition.Owusu et al., (2021)explains that neuroticism does not have a significant influence on tax morale. These findings can strengthen that neuroticism does not have a significant relationship with tax evasion intentions. Tax morale is an important indicator in predicting tax evasion intentions.Owusu et al., (2021).

f. **Hypothesis Test Results 6**

The results in Table 11 show that the tax morale variable has a significance value smaller than 0.05. These results indicate that tax morale has a significant effect on tax evasion intentions. A negative coefficient value indicates a negative relationship between tax morale and tax evasion intentions. These results are consistent with research by Owusu et al., (2021), Alleyne & Harris (2017), Parwati et al., (2021), Hananto et al., (2023), Rantelangi and Majid (2018), Muzurura et al. ., (2021) and Dalimunthe and Dison Silalahi (2022).

These results indicate that individuals with high tax morale have strong intrinsic motivation to pay taxes well. Intrinsic motivation comes from within themselves so it is not easily influenced by external factors such as fear of legal sanctions(Torgler and Schneider, 2004). Thus, it can be concluded that respondents with high tax morale tend to have low tax evasion intentions, while respondents with low tax morale are more likely to commit tax evasion.

8. **Determination Coefficient Test**

Model	*R square*	*Adjusted R Square*
Regression	0.568	0.561

Table 12 Determination Coefficient Test Results

The test results in the table above indicate that 56.1% of the dependent variable, namely tax evasion intentions, can be explained by the independent variables in this research. Meanwhile, the remainder,

amounting to 43.9%, can be explained by other variables not included in this study.

5. Conclusions and recommendations

5.1 Conclusion

This research aims to determine the effect *openness to experience, conscientiousness, extraversion, agreeableness, neuroticism,* and tax morals on tax evasion intentions among students registered in the 2019-2022 class at the Faculty of Business and Management, Batam International University. The conclusions that can be drawn from the test results presented in the previous chapter are as follows:

1. *Conscientiousness* positive and significant effect on tax evasion intentions.
2. *Extraversion* negative and significant effect on tax evasion intentions
3. Tax morale has a positive and significant effect on tax evasion intentions
4. *Openness to Experience, Agreeableness, Neuroticism* does not have a significant effect on tax evasion intentions.

5.2 Suggestion

Research suggestions that the author can give include:
1. Collect supporting theories that can be used to build hypotheses so that the results are maximized.
2. Adding new variables in further research which are thought to have a correlation with tax evasion intentions such as tax knowledge and tax sanctions.
3. Determine a population or sample that is different from this research, for example students from other faculties.

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