


ANALYZING FACTORS AFFECTS TAXPAYER COMPLIANCE: THE ROLE OF THEORY OF PLANNED BEHAVIOR, DEMOGRAPHIC AND PSYCHOGRAPHIC VARIABLES IN BANJARMASIN, INDONESIA

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ARTICLE INFO	ABSTRACT
<p>Article history:</p> <p>Received 20 February 2023</p> <p>Accepted 18 May 2023</p>	<p>Purpose: This research aimed to analyze the factors that most taxpayers consider when complying, using the variables of the Theory of Planned Behavior, which include attitude, subjective norms, and behavior control. Additionally, it explored the use of demographic and psychographic variables as intervening factors in compliance behavior.</p>
<p>Keywords:</p> <p>Attitude; Subjective Norms; Behavior Control; Demographic; Psychographic; Theory of Planned Behavior.</p>	<p>Theoretical framework: This research employs the Theory of Planned Behavior (TPB) to investigate the behavior of Motor Vehicle Taxpayers, by analyzing their attitudes, perceptions, subjective norms, as well as demographic and psychographic factors.</p> <p>Methodology: This research uses quantitative methods in the form of an experimental design to explicate phenomena and test existing hypotheses. The ultimate aim is to establish causal relationships between independent variables, including attitude, subjective norms, behavior control, intention, taxpayer behavior, and demographic and psychographic factors. The research population comprises taxpayer from the Kalimantan Selatan province, consisting of 267 respondents.</p>
	<p>Findings: The result showed that (1) attitude variables has no significant effect on intention and behavior of paying taxes, (2) behavior control variables has a significant effect on intention but has no effect on behavior, (3) subjective norms have a significant effect on intention and behavior of paying taxes, (4) demographic variables have a significant effect on intention, and (5) psychographic variables only affects intention but do not have a significant effect on behavior of paying taxes.</p> <p>Research, Practical & Social implications: This research employs the Theory of Planned Behavior (TPB) to investigate the behavior of Motor Vehicle Taxpayers, by analyzing their attitudes, perceptions, subjective norms, as well as demographic and psychographic factors.</p> <p>Originality: The novel findings of this research are in the context of taxpayer behavior to enhance subjective variables of societal norms on variables.</p> <p>Doi: https://doi.org/10.26668/businessreview/2023.v8i5.1941</p>

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ANÁLISE DOS FATORES QUE AFETAM A CONFORMIDADE DO CONTRIBUINTE: O PAPEL DA TEORIA DO COMPORTAMENTO PLANEJADO, VARIÁVEIS DEMOGRÁFICAS E PSICOGRÁFICAS EM BANJARMASIN, INDONÉSIA

RESUMO

Objetivo: Esta pesquisa teve como objetivo analisar os fatores que a maioria dos contribuintes considera ao cumprir a lei, usando as variáveis da Teoria do Comportamento Planejado, que incluem atitude, normas subjetivas e controle de comportamento. Além disso, ela explorou o uso de variáveis demográficas e psicográficas como fatores intervenientes no comportamento de conformidade.

Estrutura teórica: Esta pesquisa emprega a Teoria do Comportamento Planejado (TPB) para investigar o comportamento dos contribuintes de impostos de veículos automotores, analisando suas atitudes, percepções, normas subjetivas, bem como fatores demográficos e psicográficos.

Metodologia: Esta pesquisa usa métodos quantitativos na forma de um projeto experimental para explicar os fenômenos e testar as hipóteses existentes. O objetivo final é estabelecer relações causais entre variáveis independentes, incluindo atitude, normas subjetivas, controle de comportamento, intenção, comportamento do contribuinte e fatores demográficos e psicográficos. A população da pesquisa é composta por contribuintes da província de Kalimantan Selatan, com 267 entrevistados.

Conclusões: O resultado mostrou que (1) as variáveis de atitude não têm efeito significativo sobre a intenção e o comportamento de pagar impostos, (2) as variáveis de controle de comportamento têm um efeito significativo sobre a intenção, mas não têm efeito sobre o comportamento, (3) as normas subjetivas têm um efeito significativo sobre a intenção e o comportamento de pagar impostos, (4) as variáveis demográficas têm um efeito significativo sobre a intenção e (5) as variáveis psicográficas afetam apenas a intenção, mas não têm um efeito significativo sobre o comportamento de pagar impostos.

Implicações para a pesquisa, práticas e sociais: Esta pesquisa emprega a Teoria do Comportamento Planejado (TPB) para investigar o comportamento dos contribuintes de impostos de veículos automotores, analisando suas atitudes, percepções, normas subjetivas, bem como fatores demográficos e psicográficos.

Originalidade: As novas descobertas desta pesquisa estão no contexto do comportamento do contribuinte para aprimorar as variáveis subjetivas das normas sociais sobre as variáveis.

Palavras-chave: Atitude, Normas Subjetivas, Controle de Comportamento, Demográficas, Psicográfico, Teoria do Comportamento Planejado.

PREDICCIÓN DE LA INTENCIÓN DES LOS ESTUDIANTES UNIVERSITARIOS MALASIOS DE SEGUIR LA CARRERA DE COMERCIANTES MINORISTAS: APLICABILIDAD DE LA TEORÍA DEL COMPORTAMIENTO PLANIFICADO

Objetivo: Esta investigación tuvo como objetivo analizar los factores que la mayoría de los contribuyentes consideran al cumplir, utilizando las variables de la Teoría del Comportamiento Planificado, que incluyen actitud, normas subjetivas y control del comportamiento. Además, exploró el uso de variables demográficas y psicográficas como factores intervenientes en el comportamiento de cumplimiento.

Marco teórico: Utilizando la Teoría del Comportamiento Planificado (TCP) de Ajzen (1991) como marco teórico subyacente, este estudio plantea la hipótesis de que la intención de los estudiantes de seguir una carrera en el comercio minorista está influenciada por las tres variables independientes en TCP (actitud, norma subjetiva y control del comportamiento percibido) y la variable adicional de conocimiento.

Metodología: Los resultados indican que la actitud, la norma subjetiva y el conocimiento de los estudiantes predijeron significativamente la intención de los estudiantes de seguir una carrera en el comercio minorista, pero el control conductual percibido sorprendentemente no lo hizo. Las cuatro variables explicativas en TPB explicaron alrededor del 76 por ciento de la varianza en la intención conductual de seguir una carrera minorista.

Hallazgos: El resultado mostró que (1) una actitud variable no tiene un efecto significativo sobre la intención y el comportamiento de pagar impuestos, (2) behavior control variable tiene un efecto significativo sobre la intención pero no tiene ningún efecto sobre el comportamiento, (3) subjective norms tienen un efecto significativo sobre la intención y el comportamiento de pagar impuestos, (4) Demográfico variables tienen un efecto significativo en la intención, y (5) las variables psicográficas sólo afectan la intención pero no tienen un efecto significativo en el comportamiento de pagar impuestos.

Contribuciones teóricas / metodológicas: Esta investigación emplea la Teoría del Comportamiento Planificado (TPB) para investigar el comportamiento de los contribuyentes de vehículos motorizados, mediante el análisis de sus actitudes, percepciones, normas subjetivas, así como factores demográficos y psicográficos.

Originalidad: Los nuevos hallazgos de esta investigación se encuentran en el contexto del comportamiento de los contribuyentes para mejorar las variables subjetivas de las normas sociales sobre las variables.

Palabras clave: Actitud, Noms Subjetivos, Control del Comportamiento, Demografía, Psicográfica, Teoría del Comportamiento Planificado.

INTRODUCTION

Currently, the role of taxes in financing in Indonesia is important, contributing more than 74% of revenue sources. The Directorate General of Taxes has been tasked with the responsibility and authority of collecting tax revenue in Indonesia, and implementing a self-assessment system could be effective after establishing voluntary compliance conditions within the community. The level of compliance is low, and it can be reflected in the non-optimal tax revenue compared to tax group and ratio.

Local Taxes are divided into five types, including Motor Vehicle Tax (PKB), Motor Vehicle Name Return Duty (BBNKB), Motor Vehicle Fuel Tax, Surface Water Tax, and Cigarette Tax. Motor Vehicle Tax, a type of regional tax, has a positive potential for regional revenue (Violeta, 2020). Furthermore, this tax is levied on the ownership and control of motor vehicles (Hermawan, 2022).

Motorized vehicles are considered an essential means of transportation that supports mobility within the community, and the number continues to increase every year. The number of motorized vehicles has increased due to several factors, such as the high purchasing power of the community, growing public transportation needs, and the ease of purchasing (Haworth,, 2020). According to data from the Central Statistics Agency (BPS), Indonesia has witnessed a rise in motor vehicle ownership, with an average annual growth rate of 7.2% from 2009 to 2018.

Improving taxpayer compliance is a complex endeavor that requires cooperation from multiple stakeholders, particularly the government and the community. Several factors can affects taxpayer compliance with PKB and BBN-KB payments, including awareness, tax socialization, and the quality of Regional Tax and Retribution Management Agency office services.

This research employs the Theory of Planned Behavior (TPB) to investigate the behavior of Motor Vehicle Taxpayers, by analyzing their attitudes, perceptions, subjective norms, as well as demographic and psychographic factors.

LITERATURE REVIEW

The Growth In Motor Vehicle Ownership

The growth in motor vehicle ownership is significantly related to the responsibility of paying taxes. As the number of Motor Vehicle Taxpayers increases, it becomes crucial to ensure that there is a corresponding increase in compliance with tax payments (Turambi, 2022).

Table 1 - Number of Motor Vehicles in 2018–2022 in Banjarmasin City

No	Vehicle Type	Year 2018	Year 2019	Year 2020	Year 2021
1.	Saloon Car	14	3	5	7
2.	Jeep	240	216	102	305
3.	Microbus	32	28	29	13
4.	Minibus	3.706	3.244	1.474	2.405
5.	Truck	221	195	31	72
6.	Light Truck	436	318	129	220
7.	Pick Up	1.864	686	397	831
8.	SPM	25.985	25.709	14.208	19.703
9.	Ransus	-	5	3	1
10.	SPMP 3	63	96	43	63
	Sum	32.561	35.190	16.421	23.620

Source: Prepared by the authors (2023).

According to the data presented in Table 1, regional tax revenue is generated from various sources, including taxes on motor vehicles owned or operated by taxpayers.

The number of motorized vehicles in Banjarmasin City has declined, primarily due to the Covid-19 pandemic. However, as the Indonesian economy begins to recover, there has been a gradual resurgence in the number of vehicles, creating an opportunity for local governments to generate more tax revenue. A rise in the realization of revenues has not been accompanied by a corresponding decrease in the amount of arrears and fines imposed on each individual. This trend was especially evident during the height of the pandemic, which led to a sharp decline in the economy and local revenues, including Motor Vehicle Tax. Meanwhile, the developments are reflected in the arrears and fines outlined in the following Table.

The Regional Tax and Retribution Management Agency (BPPRD) Technical Implementation Unit (UPT) is the agency responsible for handling the payment of Motor Vehicle Tax in Banjarmasin City. Similarly, the Manunggal Administration System under One Roof (SAMSAT) of Rantauprapat City also facilitates the process. According to the data obtained from SAMSAT Banjarmasin City between 2018 and 2021, the realization of tax penalties has continued to increase, highlighting the importance of this revenue stream for the local government.

Table 2 - Realization of Motor Vehicle Tax Revenues, Arrears, and Fines at the Joint Office of SAMSAT Banjarmasin City in 2018 – 2021

Year	Realization of Acceptance (IDR)	Arrears (IDR)	Fine (IDR)
2018	350.572.687.425	17.333.161.100	7.539.240.175
2019	348.643.733.705	20.526.341.725	13.521.153.042
2020	288.061.952.237	16.862.811.910	4.156.435.520
2021	332.478.477.187	15.438.474.618	8.694.700.135

Source: BPPRD-UPT (2022).

Table 2 shows a persistent increase in arrears and fines every year, except for 2020 when the Covid-19 pandemic affected Indonesia. The government has taken steps to maximize revenue from Motor Vehicle Tax since regional taxes represent one of the primary sources. However, an obstacle to achieving this goal is the low compliance of taxpayer in fulfilling their obligation.

TPB

TPB is a developed TRA (Theory Of Reasoned Action) proposed by Fishbein and Ajzen in 1975. Ajzen and Fishbein develop TRA and named it TPB in 1988. The conduct exhibited by an individual emanates from their deliberate intention influenced by a multitude of internal and external factors (Opoku, 2021). TPB was applicable as a theoretical framework to predict intention (Mokhlis, 2021).

Individual attitude toward behavior include subjective norms of ethical beliefs and behavior evaluations resulting from obedience motives (Parikh, 2021).

Behavior intention are determined by three factors (Wang S., 2020), namely:

1. Behavior Beliefs in the implementation of behavior and the results obtained from the evaluation process (Sahu, 2020).
2. Normative Beliefs on expectations possessed by others (Hilvert-Bruce, 2020).
3. Control Beliefs consist on the existence of objects that support or inhibit the displayed behavior and perceptions (Foi, 2021).

Attitude

Attitude is the foundation in the evaluation of certain objects, based on cognition, affective reactions, and intention. Behavior from the past affects cognition, affective responses, and intention in behavior, as well as future behavior (Sahu, 2020). It is the tendency of human beings to respond favorably or unfavorably to objects (Gaiseanu, 2020). Attitude of an

individual refers to their belief regarding the potential outcomes of a particular behavior exhibited. This assessment can manifest in a positive or a negative manner (Ismaili, 2021).

There are 3 components of attitude (Naneva, 2020):

1. The Cognitive Component pertains to an individual's knowledge or experiences, concerning the object of attitude (Sakalidis, 2021). It is influenced by experience, observations, and information on the object of attitude (Jimenez B, 2019).
2. Affective Component pertains to the sentiments and emotions exhibited by the consumer in consideration of the object (Ceccoli, 2022). This component can vary in expression ranging from feeling very unhappy to very happy. The consumer's feelings toward the object of attitude are strongly influenced by cognition (Fan, 2020).
3. The Conative Component is concerned with the predisposition or tendency of the consumer to act on the object of attitude (Lee H. M., 2019). Therefore, this component is not a real behavior but possessed the desire to act. In marketing research, it is measured by intention to buy or select a brand relating to other buying behavior (Agmeka, 2019).

Subjective Norms

Subjective norms refers to an individual's perception of social pressure within their environment, which may influence the decision to perform or abstain from a particular behavior. This concept pertains to the perceived normative standards surrounding behavior in question (Hu, 2019). Social pressure is related to a person's decision to perform or not perform a behavior (Santos S. C., 2020).

Furthermore, subjective norms refers to the degree an individual is motivated to conform to the views of others regarding a particular behavior, as indicated by normative beliefs (Ajzen, I., & Schmidt, P., 2020). It is a function of an individual's perceived expectations, where the approval and motivation to conform to certain behavior are derived from social networks, such as relatives or peers (La Barbera, 2020). Therefore, a subjective norm is an individual's response to various social pressures and the knowledge gained in the decision-making of each individual (ALRasheedi, 2021).

There are 2 indicators of subjective norms (Ajzen, 2020):

1. Normative Belief is concerned with a specific behavior on the actions of other individuals to perform or refrain from performing (Pristl, 2021).

2. Motivation towards compliance pertains to an individual's beliefs about behavior based on their perception of others or reference group. Normative beliefs about the expectations of the reference group concerning an actions also influence the motivation toward compliance (Alm, 2018).

Behavior Control

Behavior control complements TPB for predicting consumer or behavior intention. It pertains to an individual's self-assurance in executing a preferred behavior (Ajzen, I., & Schmidt, P., 2020). Personal behavior control is the perception of the ease or difficulty of a particular behavior with beliefs on the concept. (Ajzen, 2020).

Individuals may face challenges in engaging in certain behaviors when various facilitators influence their actions. They may also experience a reduced sense of control over the factors that support or impede their actions (Marcinkowski, 2019).

There are two factors to determine the perception of behavior control, namely control belief and perceived power (Hu, 2019) :

1. Control belief refers to an individual's belief in the presence or absence of supporting or inhibiting factors that can influence their behavior. Trust can be established through various means, including the information individuals possess about behavior, and other contributing factors. Additionally, various factors can enhance or hinder an individual's ability to exhibit a behavior, impacting the level of trust (Ajzen, 2020).
2. Perceived power refers to an individual's belief in their ability to generate behavior while considering the difficulties, risks, and challenges encountered (Isnanda, 2022).

Behavior

The field of psychology regards human behavior as simple and complex reactions. However, the definition of morality cannot be generalized except a masculine perspective. Theory of learning and other perspectives emphasize behavior rationales that diverge from motivational theory. The formation of behavior is divided into 3 ways according to the expected circumstances (Pristl, 2021) :

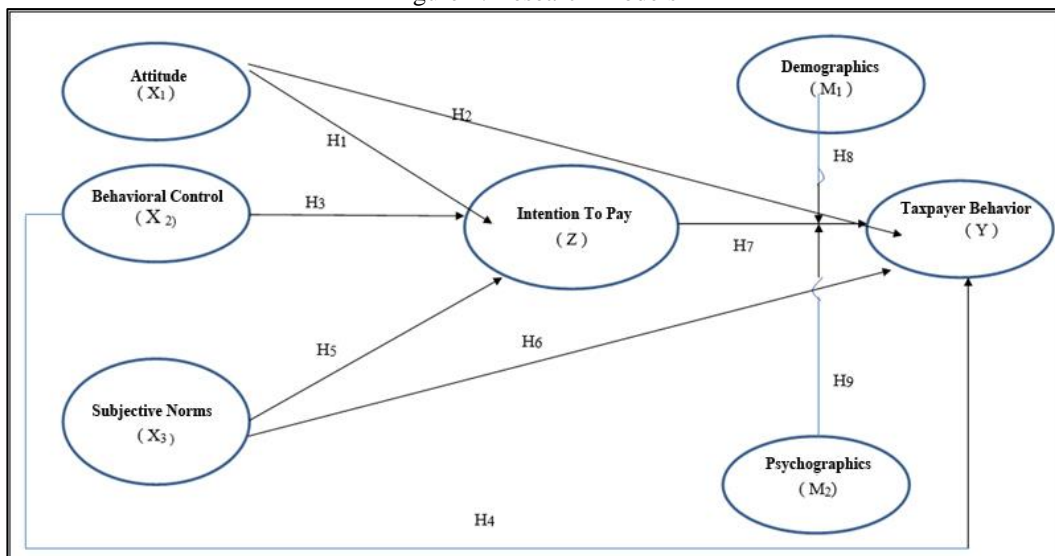
1. Method of shaping behavior through conditioning or habits.
2. Behavior is formed through insight, and the formation the conditioning or habit can be achieved through understanding or intuition. This approach is based on cognitive learning theory or understanding behavior training using models.

3. Behavior formation can still be achieved using models or examples.

METHODOLOGY

This research uses quantitative methods in the form of an experimental design to explicate phenomena and test existing hypotheses. The ultimate aim is to establish causal relationships between independent variables, including attitude, subjective norms, behavior control, intention, taxpayer behavior, and demographic and psychographic factors. The research population comprises taxpayer from the Kalimantan Selatan province, consisting of 267 respondents. SEM-PLS analysis technique is employed to ascertain the influence and relationships between variables research, and the model used is presented in Figure 1.

Figure 1. Research Models



The hypotheses used in this research are:

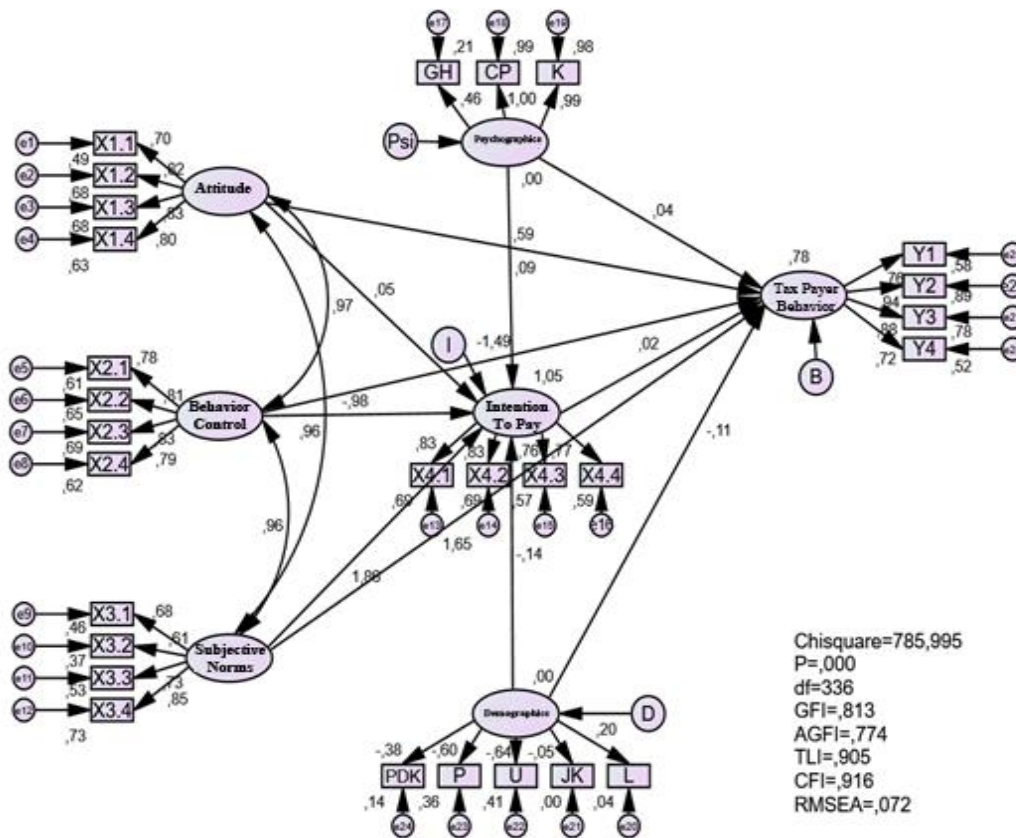
- H1: Attitude has a significant effect on intention to pay taxes.
- H2: Attitude has a significant effect on behavior of paying taxes.
- H3: Behavior control affects intention to pay taxes.
- H4: Behavior control affects behavior of taxpayer.
- H5: Subjective norms affects intention to pay taxes.
- H6: Subjective norms affects behavior of paying taxes
- H7: Intention to pay taxes affects behavior of paying taxes.
- H8: Demographics affects intention to pay taxes
- H9: Demographics affects behavior of paying taxes.

- H10: Psychographic affects intention to pay taxes
- H11: Pscyographies affects Tax paying behavior.

RESULTS

SEM analysis is performed by causality significance test through influence test. The results of the data analysis resulted in SEM model shown in figure 2.

Figure 2. SEM Research Model



Goodness of Fit (GOF) criteria required for model applicability analysis based on research model results and preliminary analyses are compared as shown in Table 3.

Table 3. Research Model Test Results

GOF Index	Cut Off Value	Research Results	Model Evaluation
Chi-Square Probability	Small ≥0.05	785,995 0,000	Big Not Good
GFI	≥0.9	0,813	Enough Not Good
AGFI	≥0.9	0,774	Enough Not Good
			Enough

TLI	≥ 0.95	0,905	Not Good
CFI	≥ 0.95	0,916	Enough
RMSEA	≤ 0.080	0,072	Not Good Enough Good

From the results of the Chi-Square value in the research model, a value of 784,867 was obtained and included in the category of a fairly large value, with a probability of 0.000 below 0.05. The research model has not provided a GOF Index (GFI) and Adjusted GFI values that comply with GOF standards below 0.9. The Tucker-Lewis Index (TLI) and the Comparative Fit Index (CFI) values were 0.907 and 0.916 below 0.95. However, the research model can provide a Root Mean Square Error of Approximation (RMSEA) $0.072 \leq 0.080$ which is a condition that must be met by the SEM model. Based on these results, the research model does not have a good level of GOF and must be modified to meet all GOF criteria.

SEM Analysis Prerequisite Test

A. Normality

Normality test is conducted using the critical ratio value ± 2.58 at the significance level of 0.01%, as shown in Table 4.

Table 4. - Results of Normality Test of Research Data

Variables	Min	.max	skew	c.r.	kurtosis	c.r.
K	,000	28,000	.190	.921	-.253	-.613
CP	,000	28,000	-.661	-3.203	-.132	-.319
GH	,000	42,000	-.384	-1.862	-.341	-.827
PDK	2,000	5,000	-.273	-1.326	-.349	-.846
Y4	1,000	5,000	-.466	-3,050	,835	2,732
X4.4	1,000	5,000	-.033	-,213	,320	1,047
P	1,000	5,000	-.111	-,729	-,328	-1,072
X3.4	1,000	5,000	-,029	-,187	,253	,827
X2.4	1,000	5,000	-.372	-2,438	,417	1,366
X1.4	1,000	5,000	-.367	-1.779	-.132	-.321
U	1,000	5,000	-.298	-1,953	-,796	-2,604
JK	1,000	2,000	.275	1.332	-.481	-1.165
L	1,000	5,000	-.559	-2.712	-.109	-.264
X3.1	1,000	5,000	-.553	-3,619	,782	2,560
X3.2	1,000	5,000	.233	1.130	-.432	-1.046
X3.3	1,000	5,000	-.295	-1,928	,177	,580
X2.1	1,000	5,000	.231	1.122	-.518	-1.255
X2.2	1,000	5,000	-.245	-1,605	,250	,819

Variables	Min	.max	skew	c.r.	kurtosis	c.r.
X2.3	1,000	5,000	-,245	-1,604	,412	1,350
X1.1	1,000	5,000	-,548	-3,588	,483	1,582
X1.2	1,000	5,000	-,231	-1,512	,517	1,692
X1.3	1,000	5,000	-,135	-,886	,231	,757
X4.1	1,000	5,000	-,367	-1,779	-,132	-,321
X4.2	1,000	5,000	-,061	-,398	,034	,112
X4.3	1,000	5,000	-,554	-3,623	,395	1,294
Y3	1,000	5,000	-,535	-3,501	,308	1,008
Y2	1,000	5,000	-,339	-2,218	,389	1,274
Y1	1,000	5,000	,018	,085	-,709	-1,719
Multivariate					,377	2,045

Based on the data normality test results, all the indicators have CR values, not exceeding ± 2.58 , hence normality requirements are met.

B. Outliers

The research data shows the values of p1 and p2 are less than 5% and data with abnormal values can affect the normal state. External testing has shown that 11 items of the data set contain outliers located at the 95th, 111th, 132nd, 133rd, 175th, 197th, 213th, 231st, 243rd, 246th, and 250th positions because all p1 values of the data were less than 0.05. To ensure normality in the research data, all values containing abnormalities must be removed from subsequent SEM analysis. The p1 and p2 values of the data containing the outlier can be seen in Table 5.

Table 5 - Outliers Test Results

Observation number	Mahalanobis d-squared	P1	P2
132	37,828	,102	,000
111	37,722	,104	,000
250	37,483	,109	,000
197	36,808	,123	,000
213	36,657	,127	,000
243	36,474	,131	,000
133	36,375	,133	,000
246	36,149	,139	,000
231	35,421	,158	,000
95	35,105	,167	,001
175	34,955	,171	,001

C. Multicollinearity and singularity

Multicollinearity and the presence of singularities can be detected by critical values of the covariance matrix that are very small or close to zero. The certainty value of the covariance matrix of analyzing research data is 10837 and the certainty value is far from 0 which does not exist in the research data.

D. Indicator Validity Test

The validity and reliability indicators are used to determine research variables. This test was conducted by analyzing the results of regression weights from the Maximum Likelihood Estimates analysis. The indicator of a variable is said to be valid when it has a CR value of ≥ 1.96 and the probability is less than 0.05.

The results of the indicator validity analysis by analyzing the regression weights from the Maximum Likelihood Estimates analysis are presented in Table 6.

Table 6 - Indicator Validity Analysis Results

			Estimate	S.E.	C.R.	P
X1.1	<---	Attitude	,865	,069	12,589	***
X1.2	<---	Attitude	,971	,061	15,829	***
X1.3	<---	Attitude	1,000			
X1.4	<---	Attitude	,873	,058	15,041	***
X2.1	<---	Behavior Control	,915	,062	14,695	***
X2.2	<---	Behavior Control	1,003	,065	15,457	***
X2.3	<---	Behavior Control	1,000			
X2.4	<---	Behavior Control	1,066	,072	14,897	***
X3.1	<---	Subjective Norms	,700	,064	10,953	***
X3.2	<---	Subjective Norms	,699	,072	9,730	***
X3.3	<---	Subjective Norms	1,000			
X3.4	<---	Subjective Norms	,877	,062	14,041	***
X4.1	<---	Intention	,783	,054	14,495	***
X4.2	<---	Intention	,861	,059	14,606	***
X4.3	<---	Intention	1,000			
X4.4	<---	Intention	,785	,059	13,328	***
L	<---	Demographic	1,000			
JK	<---	Demographic	-,027	,138	-2,059	,043
U	<---	Demographic	-2,329	1,090	-2,136	,033
P	<---	Demographic	-2,023	,940	-2,151	,031
PDK	<---	Demographic	-,957	,475	-2,017	,044
GH	<---	Psychographic	1,000			

			Estimate	S.E.	C.R.	P
CP	<---	Psychographic	1,941	,235	8,241	***
K	<---	Psychographic	1,944	,237	8,213	***
Y1	<---	Behaviour	1,000			
Y2	<---	Behaviour	1,442	,086	16,719	***
Y3	<---	Behaviour	1,519	,098	15,529	***
Y4	<---	Behaviour	1,108	,090	12,255	***

Based on the Table above, it can be seen that all CR values of variables indicators of trust and satisfaction have a loading value of ≥ 1.96 with a probability smaller than 0.05. Therefore, it can be said that the entire indicator represents research variables.

Model Modifications

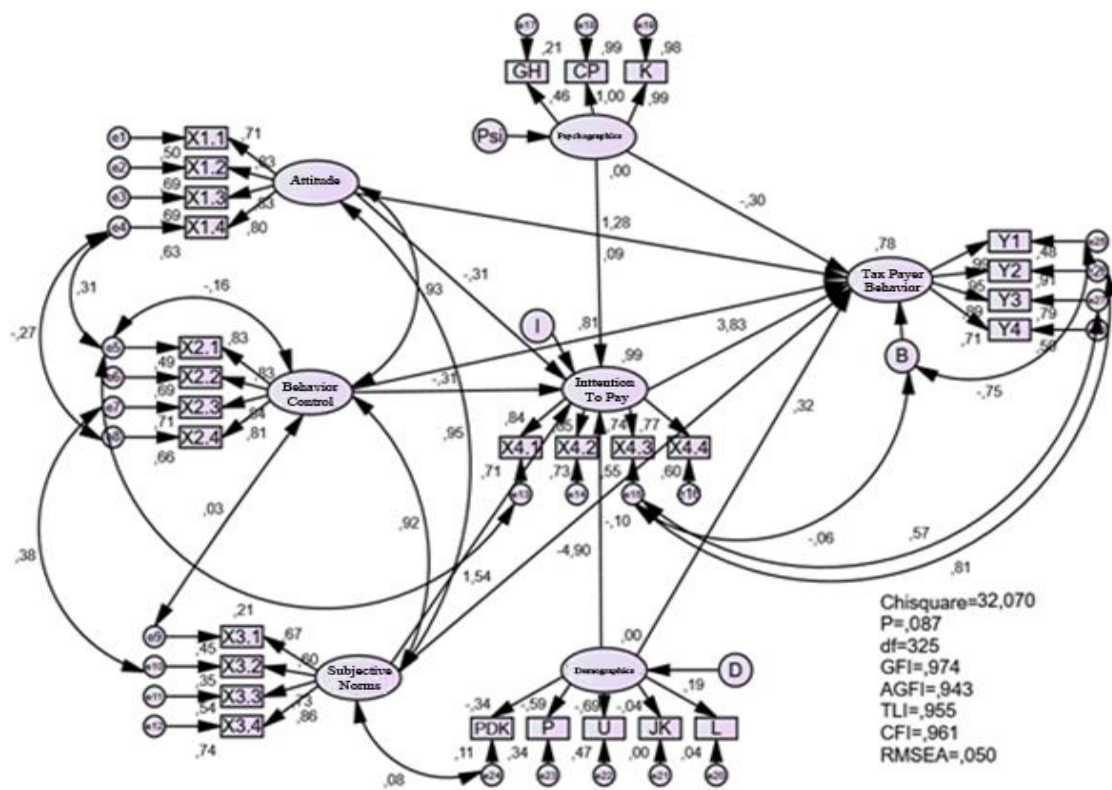
The model correction step is performed by the AMOS software based on the proposed correction index Table or by entering recommended covariances. The model editing steps suggested by the AMOS program are presented in Table 7.

Table 7 - Modification Indices

			M.I.	Par Change
e24	<-->	Subjective Norms	11,443	,037
e4	<-->	e8	23,390	-,061
e10	<-->	Behavior Control	23,674	,036
E5	<-->	Behavior Control	24,385	-,025
E5	<-->	e4	44,937	,074
e7	<-->	e10	35,169	,091
e15	<-->	B	32,963	,068
e26	<-->	e15	22,239	,064
e25	<-->	B	36,680	-,055

The resulting research model after the refinement phase based on the revised indicators is presented in figure 3.

Figure 3. Modified SEM Models



Based on the research model and the results of previous analyses, the comparison of the results based on GOF criteria required for model suitability analysis is shown in Table 8.

Table 8 - Research Model Test Results

GOF Index	Cut Off Value	Research Results	Model Evaluation
Chi-Square	Small	32,070	Small
Probability	≥0.05	0,087	Good
GFI	≥0.9	0,974	Good
AGFI	≥0.9	0,943	Good
TLI	≥0.95	0,955	Good
CFI	≥0.95	0,961	Good
RMSEA	≤0.080	0,050	Good

From the Table above, it can be seen that the entire GOF Index of the research model after the modification has met the criteria and the model can be used to test the acceptance and rejection of the proposed hypothesis.

Hypothesis Testing

Hypothesis testing is conducted by analyzing the CR and Sig values of variables based on maximum likelihood estimation by looking at the regression weight table when variables

have a CR value >1.96 and probability <0.0001 . Based on the modified model the impact testing results of the test variables are presented in Table 9.

Table 9 - Effect Test Results (Regression Weights-Maximum Likelihood Estimates)

			Estimate	S.E.	C.R.	P	Conclusion
Intention	<---	Attitude	-,192	,416	-,463	,643	Reject H ₁
Behaviour	<---	Attitude	,793	,833	,952	,341	Reject H ₂
Intention	<---	Behavior Control	1,800	,706	2,551	,011	Accept H ₃
Behaviour	<---	Behavior Control	,122	1,027	,119	,905	Reject H ₄
Intention	<---	Subjective Norms	1,454	,376	3,861	***	Accept H ₅
Behaviour	<---	Subjective Norms	1,623	,450	3,605	***	Accept H ₆
Behaviour	<---	Intention	,670	,060	11,163	***	Accept H ₇
Intention	<---	Demographic	-,149	,074	-2,002	,045	Accept H ₈
Behaviour	<---	Demographic	-,002	,099	-,023	,982	Reject H ₉
Intention	<---	Psychographic	,500	,255	1,962	,050	Accept H ₁₀
Behavior	<---	Psychographic	-,004	,008	-,491	,623	Reject H ₁₁

DISCUSSION

A. Effect of Attitude Towards Intention to Pay Taxes

H1: Attitude has a significant effect on intention to pay taxes.

From the results, the CR value $(-0.463) < 1.96$ and the probability $(0.643) > 0.05$. Therefore, H1 was rejected or there was no influence of attitude toward intention to pay taxes. The results were not in line with some previous research where there is a significant relationship between attitude and intention. However, they were consistent with the research where there was no influence between attitude and intention (Rohmatun, 2017; Aryadhe, 2018; Irianto, 2015; Afrizal, 2021; Michaelidou, 2011).

This may be because the relationship was still missing, and the lack of correlation was due to different levels of attitude and behavior measurement. Attitude is measured at a general level but the behavior was measured at a more specific level. Variables did not have a significant effect on the generation of tax intention even though the results of the respondents towards tax behavior received a high rating (Ramdhani, 2011).

B. Effect of Attitude Towards Tax Paying Behavior

H2: Attitude has a significant effect on behavior of paying taxes.

From the results, the CR value $(0.952) < 1.96$ and the probability $(0.341) > 0.05$. Therefore, H2 was rejected. or there was no influence of attitude towards behavior of paying

taxes. The results were not consistent with some previous research where there was a significant relationship between attitude variables and behavior (Marcinkowski, 2019; Soorani, 2019). However, they were consistent with the results of the research where there was no influence between attitude and behavior (Mihartinah, 2018; Isnanda, 2022)

The intensity of attitude from lowest to highest includes acceptance, responsiveness, gratitude, and responsibility. This level determines the depth of a person's attitude toward certain actions (Casal, 2022). An individual deep level of attitude leads to the expected behavior. It is common for attitudinal measures to conflict with behavior measures. Even though the results of measuring respondents' attitude toward tax behavior show high scores, this attitude does not have a significant impact on the formation of tax behavior.

Based on the above, an individual's obedience in paying taxes was not formed by the attitude in receiving and responding to information and compliance in taxation, but by considering the obligations or imperatives to be fulfilled.

C. Effect of Behavior Control on Intention to pay taxes

H3: Behavior control affects intention to pay taxes.

From the results, the CR value $(2,551) \geq 1.96$ and the probability $(0.011) < 0.05$. Therefore, H3 was accepted or there was an influence of behavior control on intention to pay taxes. The results were consistent with several previous research where there was a significant relationship between behavior control variables and intention (Huang X. &., 2019; Ajzen, 2020; La Barbera, 2020).

This is because variables were an individual's sense of control over a goal according to their abilities (Ajzen, 2020; Casal, 2022).

D. Effect of Behavior Control on Tax Paying Behavior

H4: Behavior control affects the behavior of taxpayer.

From the results, the CR value $(0.119) > 1.96$ and the probability $(0.905) > 0.05$. Therefore, H4 was rejected or there was no influence of behavior control on tax paying behavior. The results were inconsistent with many previous research where there was a significant relationship between behavior control variables and behavior (Ajzen, 2020). However, they were consistent with the results where there was no influence between variables (Khan, 2019)

Behavior control can be influenced by several possibilities due to the presence of conditions that favor or inhibit behavior and perceptions influencing each condition to facilitate or make it difficult to conduct variables. The sources and opportunities of trust are inversely related to the anticipated obstacles, but directly proportional to the perception of control over behavior. These variables can also influence an individual's behavior without being based on intention. Therefore, the behavior of an individual in paying taxes is not limited by the existence of conditions because the context of paying taxes is more inclined towards an obligation fulfilled (Glanz, 2008; La Barbera, 2020).

E. Effect of Subjective Norms on Intention to pay taxes

H5: Subjective norms affects intention to pay taxes.

From the results, the CR value $(3,381) \geq 1.96$ and the probability $(0.000) < 0.05$. Therefore, H5 was accepted or there was an influence of subjective norms on intention to pay taxes. The results were consistent with several previous research where there was a significant relationship between subjective norms variables and attitude (Mihartinah, 2018; Sia, 2019; Ajzen, 2020; La Barbera, 2020; Mohan, 2022).

This is because subjective norms are the perception of other people's opinions or statements that may influence an intention to perform a behavior. Subjective criteria may be examined by directly evaluating the emotions of the user, which are influenced by the approval or disapproval of certain actions from others perceived as role models (Suprpti, 2010).

F. Influence of Subjective Norms on Tax Paying Behavior

H6: Subjective norms affects the behavior of paying taxes

From the results, the CR value $(3,605) \geq 1.96$ and the probability $(0.000) < 0.05$. Therefore, H6 was accepted or there was an influence of subjective norms on intention to pay taxes. The results were in line with several previous research where there was a significant relationship between variables (Santos S. C., 2019).

The reason for this is that subjective norms refer to an individual's perception of societal expectations regarding their behavior. Therefore, evaluating variables aims to determine the extent to which the social environment influences the behavior of consumers or others (Mastarida, 2020). It can be interpreted that the social environment can influence a person in paying taxes.

G. Effect of Intent on Tax Paying Behavior

H7: Intention to pay taxes affects behavior of paying taxes

From the results, the CR value $(11,163) \geq 1.96$ and the probability $(0.000) < 0.05$. Therefore, H7 was accepted or there was an influence of intention on behavior. The results were consistent with several previous research where there was a significant relationship between variables (La Barbera, 2020; Ajzen, 2020) but not in line with other research where stated there was not a significant effect between intention on bahavior (Mohan, 2022).

According to TPB, intention is a cognitive representation of a person's readiness to perform certain behavior/action. Therefore, behavior/action can be realized when there is an intention to behave/act. The previously described concept of intention, when applied to the context of the obligation to pay taxes (Kasal, 2022), suggests that the fulfillment of the tax payment obligation is heavily contingent on intention. Therefore, any behavior related to tax payment that is carried out by taxpayer will only be realized when there exists an intention to fulfill the obligation (Ajzen, 2020)

Intention of taxpayer is very important in shaping the behavior/actions of conducting obligations as a taxpayer.

H. Demographic Effect on Tax Intent to Pay

H8: Demographics affects intention to pay taxes

From the results, the CR value $(2,002) \geq 1.96$ and the probability $(0.045) < 0.05$. Therefore, H8 was accepted or there was a demographic influence on intention to pay taxes. The results were in line with several previous research where there was a significant relationship between demographic variables and intention (Wang, 2020).

Various research has shown that intention is very closely related to the demographic characteristics of consumers. In the realm of marketing management, it is observed that consumers' purchasing intention toward a product differs across various groups. The extent of this intention is directly associated with the demographic characteristics of the consumer. Notably, the purchasing intention is significantly impacted by demographic factors, such as age, income level, and educational attainment, as these attributes contribute to shaping an individual's social status (Rana, 2015) (Lee H. J., 2010)

The research on coffee café consumers in Taiwan also showed that demographic characteristics are closely related to purchase intention. In this case, the characteristics include the level of age, income, and education. The relationship between demographic factors and

intention to pay taxes can be seen from the difference in the average variables scores of respondents' assessments classified based on demographic criteria against variables tested. The results of statistical tests showed a significant relationship between demographics and tax intention (Huang Y. F., 2014)

I. Demographic Influence on Tax Paying Behavior

H9: Demographic affects tax paying behavior

From the results, the CR value $(0.023) < 1.96$ and the probability $(0.982) > 0.05$. Therefore, H9 was rejected or there was a demographic influence on behavior of paying taxes. The results were in line with several previous research where there was no significant relationship between variables (Pickhardt and Prinz, 2014; Mulyani et al., 2020). They were also consistent with the research that stated a significant relationship between demographic variables and behavior (Li, 2019; Rudolf, 2020).

About 14 variables influence tax compliance behavior, including Age, Gender, Education, Income Source, Income, Job Type Influence, Spouse/Family, Morality, Justice, Complexity, Relationship with Tax Authorities, Approval Check, and Tax Rate. These variables showed that demographic factors are decisive in shaping tax compliance behavior (Mulyani, 2020).

For example, women tend to be more honest and obedient than men. Previous research on tax compliance reported that men are less likely to comply with tax orders. Meanwhile, women have a higher level of tax compliance and the elderly are more sensitive to the threat of penalties since age has a large and positive effect on variables (Torgler, 2005; Pickhardt, 2014).

J. Psychographic Influence on Intention to Pay Taxes

H10: Psychographic affects intention to pay taxes

From the results, the CR value $(1,192) \geq 1.96$, and the probability $(0.050) = 0.05$. Therefore, H10 was accepted or there was a psychographic influence on intention to pay taxes. They were consistent with several previous research where there was a significant relationship between variables (Abamecha, 2019; Handler, 2022).

Psychographic variables have an important contribution to influencing consumers' purchasing intentions. The research regarding lifestyle characteristics can provide more accurate and practical information about consumers for sellers to use in meeting the demands of an increasingly competitive and sophisticated market. The relationship between variables as

the object of research can be seen from the difference in the average score of respondents' assessment tested and the statistical tests showed that between psychographics and intention to pay taxes, there is a significant relationship. (Jan, 2016; Qing, 2012).

K. Psychographic Influence on Tax Paying Behavior

H11: Psychographic effect on Behavior of paying taxes

From the results, the CR value $(0.491) < 1.96$ and the probability $(0.623) > 0.05$. Therefore, H11 was rejected or there was no psychographic influence on tax-paying behavior. The results were in line with some previous research where there was a significant relationship between psychographic variables and behavior (Lee S. T.-G., 2021; Naim, 2021). They were also consistent with the research where there was a significant relationship between variables (Fitriah & Abidin, 2019).

From a psychographic perspective, the research of tax-paying behavior is widely researched. There is a difference in compliance between South Korea and Japan in their attitude toward paying taxes. Tax culture is one of the fundamental determinants of this difference, where Japan has higher psychological and compliance levels. The difference in behavior in tax compliance is psychological due to the perception of taxpayers towards the administration of taxation and the assessment of the quality of government (Hyun, 2006; Fitriah & Abidin, 2019).

IMPLICATIONS FOR ACADEMICS AND COMMUNITY

The benefits of research are that it is not a researcher, this research is expected to enrich knowledge and insight into the role and contribution of taxes, especially motor vehicle taxes, for readers and academics, this research is expected to provide information for readers about the influence of attitude, perception and Subjective norms on interest Motor vehicle taxpayers.

Further for community, this research is expected to provide information about the contribution of motor vehicle taxes to the regional development process so that people obey and comply with tax obligations and do not neglect to pay taxes that have become their obligations.

CONCLUSION

The Theory of Planned Behavior is a psychological framework that helps us understand how people's attitudes, beliefs, and values influence their behavior. This framework suggests

that behavior is determined by three main factors: attitudes towards that behavior, subjective norms, and perceived behavioral control.

Attitudes refer to a person's overall evaluation of a given behavior. For instance, in the context of paying taxes, a person's attitude towards paying taxes could be positive, negative, or neutral. Attitudes are shaped by a variety of factors, including personal experiences, cultural norms, and the perceived benefits or costs of the behavior.

Subjective norms refer to the perceived social pressure to engage in a particular behavior. This pressure can come from a variety of sources, including family, friends, colleagues, and society as a whole. In the context of paying taxes, social pressure can come from the belief that it is a civic duty, as well as from the fear of legal consequences for non-payment.

Finally, perceived behavioral control refers to the extent to which an individual believes that they have the necessary resources and abilities to engage in a given behavior. In the context of paying taxes, perceived behavioral control could be influenced by factors such as income, education level, and familiarity with tax laws and regulations.

When we apply the Theory of Planned Behavior to the behavior of Motor Vehicle Taxpayers, we can see that these three factors have different levels of influence on intention and behavior. In our research, we found that the attitude variables did not significantly influence the intention and behavior of Motor Vehicle Taxpayers when it comes to paying taxes. This may be because attitudes towards paying taxes are often shaped by a variety of complex factors, such as a person's political beliefs, their level of trust in government, and their perceptions of the fairness of the tax system.

On the other hand, behavior control variables had a significant impact on intention, but not on actual behavior. This suggests that even when people have the intention to pay their taxes, they may not always be able to follow through due to factors outside of their control, such as financial constraints or logistical difficulties.

Subjective norms, however, did have a significant effect on both intention and behavior of paying taxes. This highlights the importance of considering societal norms as a key factor in understanding taxpayer behavior. It also suggests that efforts to encourage tax compliance may be more effective if they focus on shaping social norms around tax payment.

In addition to these three main factors, we also found that demographic variables have a significant impact on intention, while psychographic variables only affect intention but do not significantly influence behavior. This may be because demographic variables, such as income

and education level, are more closely related to a person's ability to pay taxes, whereas psychographic variables, such as personality traits, are more complex and difficult to quantify.

Overall, our research has shown that the Theory of Planned Behavior can be a useful framework for understanding taxpayer behavior, particularly in the context of Motor Vehicle Taxpayers. By considering factors such as attitudes, subjective norms, and perceived behavioral control, we can gain insights into why people choose to pay their taxes or not, and how we can encourage greater compliance with tax laws and regulations.

LIMITATION AND FUTURE RESEARCH DIRECTIONS

This research has the potential to make an important contribution to our understanding of tax compliance behavior. The use of the Theory of Planned Behavior, which posits that attitude, subjective norms, and behavior control are key determinants of behavior, provides a useful framework for examining the factors that influence taxpayers' compliance with tax laws.

It is worth noting, however, that the research may have several limitations that should be taken into account when interpreting the findings. For example, the use of purposive sampling techniques, which involves selecting participants who meet specific criteria, may limit the generalizability of the findings to the broader population. This is because purposive sampling may introduce bias and lead to a non-representative sample.

Additionally, the focus on a single city and a single type of tax may also limit the generalizability of the findings. It is possible that taxpayers in other cities or who are subject to different types of taxes may have different attitudes, beliefs, and behaviors related to tax compliance. To address these limitations, future research could consider using a larger and more diverse sample and examining a broader range of taxes and geographic locations. This would increase the generalizability of the findings and provide a more comprehensive understanding of tax compliance behavior across different contexts.

Another suggestion for future research could be to explore the role of digital technologies in tax compliance behavior. With more and more taxpayers using digital platforms to file their taxes, it is important to understand how digital tools may impact taxpayers' attitudes, beliefs, and behaviors related to tax compliance. This could involve examining the impact of digital tools on attitude, subjective norms, and behavior control, as well as exploring the potential barriers and facilitators to the use of digital technologies for tax compliance.

Overall, the research described in the abstract has the potential to provide valuable insights into the factors that influence tax compliance behavior. However, it is important to take into account the limitations of the study and to consider future research that can build on these findings and provide a more complete understanding of tax compliance behavior.

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