

## Conference Paper

# Different Cities, Different Genders, Different Perceptions of Tax Evasion

Elisa Tjondro, Retnaningtyas Widuri, and Silvia Belinda Manoy

Accounting Department, Petra Christian University

## Abstract

This study intends to prove the different perception ethics of tax evasion from the viewpoints of two groups of society coming from two types of cities in Indonesia: Surabaya as an emerging economy-new city and Bitung as a developed economy-new city. Different levels of urban development contribute to the different perceptions of tax evasion. The second objective is to examine differences in perceptions of tax evasion among the genders in each city. The sample of research is 100 students from various fields of science in Surabaya and Bitung. The analysis technique used is the independent sample *t*-test. The result of the research shows that there is a different perception of tax evasion between Surabaya and Bitung. This study also found that there is a difference of perceptions between genders in Surabaya, but different results were found in Bitung city. This proves the perception of tax evasion between emerging and developed economy cities is divergent.

**Keywords:** tax evasion perception, ethics perception, gender perception, cities perception

Corresponding Author:

Elisa Tjondro

elisatjondro@petra.ac.id

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## 1. Introduction

Although legally tax evasion is illegal, people in some countries still consider this action, not a serious crime. Benk et al. (2015) found that the average person in Turkey views tax evasion as not a serious crime. They assess less tax evasion than accounting fraud. Marriott and Sim (2017) who conducted a study in New Zealand also found that tax evasion was considered a lower crime rate than accounting fraud. New Zealanders consider that tax evasion carried out by involving other people is considered a less serious than a scenario where individuals carry out the tax evasion themselves.

Perception of tax evasion between individuals can be different because of geographical and regional differences. Different levels of urban development contribute to the different perceptions of tax evasion. Research by Frey and Torgler (2007) in Eastern European and Western European countries found transitional countries that have faster transition processes showing higher tax morale than slower transitioning countries. Mcgee

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and Noronha (2007) who conducted a study in China proved differences in ethical perceptions of tax evasion in Guangzhou and Macau. Statman (2008) found that taxpayers in countries with lower per capita income have lower levels of happiness than taxpayers in countries with higher per capita income because they have a greater desire to achieve a higher standard of living, thus contributing to the tax evasion higher. Porcano et al. (2011) state that the level of development influences the relationship between variables and tax evasion. Brink and Porcano (2016) stated that taxpayers in developing and transitional countries are more likely to carry out tax evasion than taxpayers in countries with higher per capita income if they believe these actions can improve their economy.

The Indonesian state which consists of 17,000 islands and a mountain topography is one of the most challenging territories to manage. The fact is that previous government policies did not synergize to bridge the development gap between eastern and western parts of Indonesia. In rural areas, remote areas, and the outer regions of Indonesia, development is scarce. The link between government development policies and the perception of tax evasion is a high development gap between the eastern and western regions of Indonesia which can affect the perception of the tax evasion of the community. Frey and Torgler's (2007) studies; Mcgee and Noronha (2007); Statman (2008); Porcano et al. (2011); Brink and Porcano (2016) confirm this view.

Comparing the cities of Surabaya and Bitung is interesting to do. Macomber (2016) describes four types of cities, namely: (1) developed economy-legacy city; (2) emerging economy legacy city; (3) emerging economic-new city; (4) developed an economy-new city. Surabaya as the second largest city in Indonesia which is located on the island of Java, the western part of Indonesia, close to the capital of Jakarta's administration, including the type of emerging economy-new city. The city of Surabaya has multiplied in the last ten years with the highest increase in per capita income in Indonesia. Bitung as a city located on the island of Sulawesi, precisely in North Sulawesi, the eastern part of Indonesia is the city with the large international seaport (hub port) in North Sulawesi (Salim et al., 2014). Bitung belongs to the category of developed economy-new city. In terms of geostrategic, the port of Bitung has broader access and a shorter distance compared to major ports in Indonesia. Bitung Port has a strategic position as a port of international relations because it can serve trade flows in the Asia Pacific region. Bitung Port is the entrance and exit point for trade in goods and services in the Asia Pacific region (Salim et al., 2014). The similarity of these two cities is the rapid economic development and high city security with a multi-cultural population. These two cities are indeed very different, in terms of area, population, geographical location, the profession of the population. Precisely this salient difference becomes an attraction for research

to compare the perception of tax evasion of the two cities that have different levels of development in a country. This study aims to find out what causes differences in public perception regarding tax evasion in these two cities. Tax evasion which is clearly illegal, but due to different regional conditions, can lead to different perceptions of the community.

This study also compares the perception of gender on tax evasion in both cities. Betz et al. (1989) stated that men were twice as likely to engage in unethical behavior than women. Betz found that men prioritize money and advancement, while women focus more on human relationships and helping people. May and Loyd (1994) found women have a higher perception of standards of integrity than men. Shaub (1996) found that auditors were more likely to believe the explanations of female clients than male clients.

The contribution of this study is (1) to prove that the perception of public tax evasion between cities in one country can be different, even with the same level of education of respondents; (2) explain the differences in gender perceptions between cities that can be different; (3) provide an understanding of tax evasion from a community perspective through a review of the results of interviews of respondents in the two cities.

## 2. Literature Review

### 2.1. Ethical or unethical of tax evasion?

Research by McGee and Guo (2007) reveals three basic views on the ethics of tax evasion. First, take the attitude that tax evasion is always unethical. There are three logical things that underlie this first argument, namely: (1) individuals have an obligation to pay taxes to the state, whatever taxes the state requires. This view is accepted in a democratic system that believes that individual taxes must be subject to the majority rule. (2) Individuals have a responsibility toward each other in society. They believe that if one group member does not pay taxes fairly, then the other members must pay more taxes than they should. (3) Individuals have a responsibility to God to pay taxes to the state. Second, there is no obligation to pay taxes because all national states are illegitimate. Third, tax evasion may be ethical or unethical depending on the situation.

### 2.2. The development of cities and perception of tax evasion

Four types of cities according to Macomber (2016): first, developed economy-legacy city has the characteristics of slowing demographic growth, social facilities that have

been arranged very well and there is a tendency to renew existing facilities continually. Many upper-class people live in these cities, and service businesses have sprung up to help spend their money. Second, emerging economy-legacy city with most structures of public facilities already available in this city. However, the rate of population growth that is very fast has caused severe congestion. This problem raises business opportunities to create value by increasing efficiency and livability. Third, emerging economy-new city with characteristics of cities that have high population growth and gross domestic product (GDP) per capita which is also high. Some public facilities began to be built for the first time in this city. Forth, a developed economy-new city is a new city which is generally as an economic driver for small cities around it.

Non-compliance in paying taxes is due to many factors, one of which is different economic development between regions. Brink and Porcano (2016) found the level of a country's economic development (developed vs. developing) affects tax morale and the behavior of tax evasion. Bahl and Bird (2008) found that people in developing countries have more hope for the government to spend state money so that their quality of life is better and better social facilities, compared to people in developed countries. This higher expectation causes differences in perceptions between residents in both regions. Brink and Porcano (2016) stated that the population in developing countries has a lower economic or financial level than the population in developed countries, so they tend to do tax evasion compared to developed countries, especially if they believe this action can improve their financial condition. This difference not only occurs between different countries but also may occur between cities with very different levels of development or development in one country. The hypothesis is

H1: There are different perceptions about tax evasion between different cities

### **2.3. Gender socialization theory**

The theory proposed by Betz et al. (1989) assert that gender carries different values and traits in individual roles, thus ultimately forming different interests, decisions, and practices between genders. As a result women and men will give a different response to work-related reward and cost (Lueptow, 1980). According to this theory, men are more concerned with success gained from competition, money, and promotion and tend to ignore the relationships between individuals and the intrinsic relationship obtained from work itself. This theory also states that men prefer to work long-hours and break the rules because men see achievement as a competition or games that must be won. Instead, women focus on success a little and prefer to do a good job and foster better

interpersonal relationships. Women prefer shorter working hours, pay little attention to money and advancement and are more obedient to the rules and applicable laws (Betz et al., 1989).

Some studies find that gender differences arise because women and men use different ethical frameworks in their judgment (Harris, 1989; Schminke and Ambrose, 1997). Schminke and Ambrose (1997) asserted that women use the 'do to others as you would have them to you' rule (Golden Rule) more in caring-based, where men use justice-based Golden Rules, especially for business matters. The first view is that women bring unique feminine managerial styles into the organization (Grant, 1988). Female managers work in different ways in managerial decision-making, leadership, and situational problem solving compared to men. This difference arises in terms of underlying moral structure, value system, and ethical framework (Schminke and Ambrose, 1997). Gilligan (1977, 1982) states that women use a caring framework rather than a framework justice commonly used by men. Konovsky and Jaster (1989) reported that different women and men gave the logic of justifying support for unethical behavior. This is supported by the study of Betz et al. (1989) who found men tend to be involved in various unethical behaviors. Torgler and Valev (2010) who conducted research for a period of 20 years related to corruption and tax evasion found women tended to be more obedient than men. The research hypothesis is

H21: There are differences in ethical perceptions of tax evasion between men and women in Surabaya

H22: There are differences in the tax evasion between men and women ethical perceptions in Bitung

### 3. Methodology

#### 3.1. Data and samples collection methods

This research was conducted with survey and in-depth interview methods. Research samples were 100 respondents from Surabaya and Bitung consisting of 50 Surabaya students and 50 Bitung students. The survey was conducted in 2016 against students of various universities in Surabaya and Bitung who came from various faculties or study programs. We use university students for this research with the aim of seeing the perception of tax evasion from two cities that are different from urban development from the perspective of respondents with the same level of education. The sampling technique used is convenience sampling. The survey instrument used 14 items of questions in

McGee and Guo's (2007) study and 1 question item adjusted to the conditions in Indonesia, with a rating scale of 1 (strongly disagree) to 7 (strongly agree). The questionnaire was translated into Bahasa to collect data from respondents and then translated back into English.

### 3.2. Statistical tools

The data analysis approach used is a quantitative analysis approach. This study uses an independent sample *t*-test to compare the results of ethical perceptions of tax evasion between two cities. The test results of independent sample *t*-test have passed the assumption of normality with normal probability plots and assumptions of homogeneity with Leven's test.

## 4. Results and Analysis

### 4.1. Descriptive analysis

Respondents' demographics include the city, gender, length of study and faculty described in Table 1 below:

### 4.2. Validity and reliability test

Test the validity of the questionnaire in this study using the Pearson correlation with a degree of 95% confidence level ( $\alpha = 5\%$ ). Based on the analysis that has been done, the results of the validity test can be shown in Table 2. The results from Table 2 show that all questionnaire questions have significance ( $p < 0.01$ ) so that they are valid.

Reliability measurement uses Cronbach's alpha. If the Cronbach alpha number is positive and  $\geq 0.8$ , then the results of all question items are said to be reliable. Table 3 shows all the values of Cronbach's alpha that meet the requirements, so it is said to be reliable.

### 4.3. Normality and homogeneity test

Testing the assumption of normality using normal probability plots (Table 4) to determine the total score data has met the normality assumptions for the Surabaya and Bitung groups. Table 4 shows a pattern that spreads around a straight line, so it can be concluded that it meets the assumption of normality.

TABLE 1: Profile respondents.

Characteristics and Category		Surabaya		Bitung	
		Sample	%	Sample	%
Gender					
	Female	34	34%	29	29%
	Male	16	16%	21	21%
Time of studying in College					
	1 year	5	5%	10	10%
	2 years	15	15%	20	20%
	3 years	20	20%	12	12%
	4 years	10	10%	7	7%
	Unknown	–	–	1	1%
Major					
	Industrial Technology	4	4%	2	2%
	Civil engineering	8	8%	2	2%
	Art and design	3	3%	–	–
	Communications	5	5%	1	1%
	Economics	27	27%	33	33%
	Politics and Social	–	–	3	3%
	Others	–	–	6	6%
	Unknown	3	3%	3	3%
	Total	50		50	

Testing homogeneity assumptions using the Leven's test (Table 5) to determine the standard data deviation has met the requirements before proceeding to the independent sample *t*-test. Table 5 shows the significance > 0.05 it can be concluded that the standard deviation of data has been homogeneous.

#### 4.4. Analysis and interpretation of Independent Sample T-test

Table 4 of the survey results show that the average score of Surabaya respondents is 2.45 and Bitung 3.15 (Table 1). A higher Bitung score indicates that Bitung respondents have a higher ethical perception of tax evasion under certain conditions than Surabaya as a whole.

H1 testing results show that there are differences in the perception of tax evasion in Surabaya and Bitung (Table 5). Leven's test shows a significance value of 0.003 ( $p < 0.01$ ) meaning rejecting H01 or the variance in the total score of Surabaya respondents is significantly different compared to Bitung's.

TABLE 2: Validity test.

	Surabaya	Bitung	Surabaya dan Bitung
Q1	0.848**	0.741**	0.787**
Q2	0.576**	0.725**	0.669**
Q3	0.767**	0.716**	0.732**
Q4	0.757**	0.760**	0.737**
Q5	0.544**	0.814**	0.752**
Q6	0.738**	0.794**	0.748**
Q7	0.478**	0.743**	0.671**
Q8	0.698**	0.816**	0.775**
Q9	0.575**	0.801**	0.748**
Q10	0.764**	0.824**	0.808**
Q11	0.800**	0.843**	0.825**
Q12	0.701**	0.847**	0.815**
Q13	0.672**	0.869**	0.804**
Q14	0.881**	0.825**	0.845**
Q15	0.707**	0.789**	0.771**
N	50	50	100

Note: \*\*Correlation is significant at the 0.01 level (2-tailed).

TABLE 3: Reliability test.

	Surabaya	Bitung Surabaya	Bitung
Cronbach's Alpha	0.925	0.958	0.949

TABLE 4: Normality test.

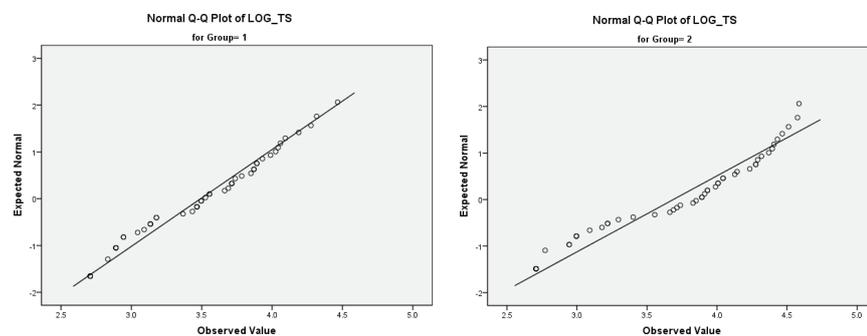


TABLE 5: Levine's test.

Levine Statistic	df1	df2	Sig.
0.819	1	98	0.368

The Surabaya and Bitung range of scores in Figure 1 shows that overall Surabaya respondents are more opposed to tax evasion than Bitung. Both groups of respondents agreed that the tax evasion was considered to be ethical in the conditions in question

TABLE 6: Average Score Surabaya and Bitung.

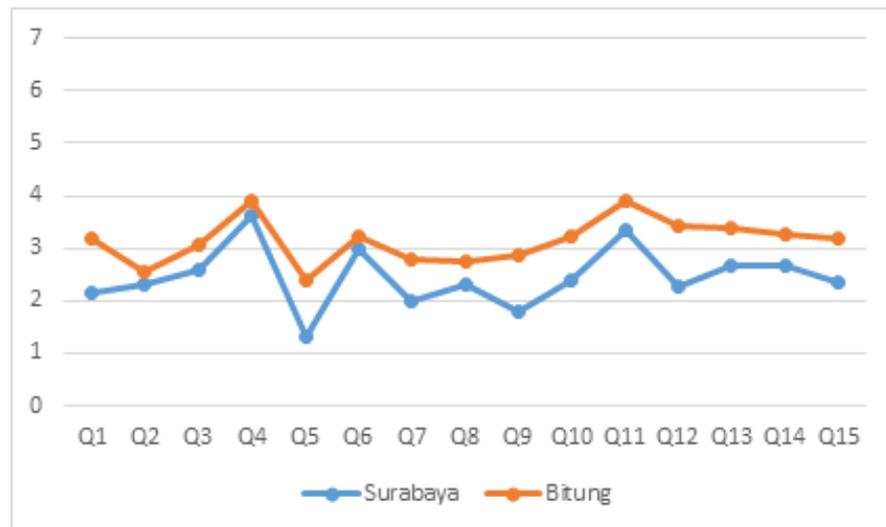
Question	Surabaya		Bitung	
	Mean	Standar Deviasi	Mean	Standar Deviasi
1	2.14	1.41	3.20	2.24
2	2.32	1.49	2.56	2.00
3	2.58	1.83	3.06	1.98
4	3.64	2.19	3.92	2.13
5	1.32	0.71	2.40	1.78
6	3.00	2.07	3.24	2.04
7	1.98	1.42	2.80	1.86
8	2.30	1.63	2.74	2.17
9	1.80	1.32	2.86	2.07
10	2.38	1.87	3.24	2.27
11	3.34	2.01	3.92	2.46
12	2.28	1.39	3.42	2.27
13	2.66	1.81	3.38	2.27
14	2.68	1.72	3.26	2.23
15	2.34	1.65	3.20	2.09
<b>Mean</b>	<b>2.45</b>	<b>1.64</b>	<b>3.15</b>	<b>2.12</b>

TABLE 7: Perception test results between Surabaya and Bitung (H1).

T-Score	Levine's Test for Equality of Variances	t-test for Equality of Means								
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Equal variances assumed	8.959	0.003	-2.395	98	0.019	-10.440	4.359	-19.090	-1.790	
Equal variances not assumed			-2.395	87.116	0.019	-10.440	4.359	-19.103	-1.777	

number 4 (Q4) and 11 (Q11). In Q4 'it is ethical to do tax evasion, if tax fund is not realized properly', Q11 'It is ethical to do tax evasion, if politicians committed corruption in tax fund', and Q6 'it is ethical to do tax evasion, if tax fund is used for government projects that are not important in my opinion'. In the condition that the government has managed the tax funds correctly (Q5), respondents in Surabaya and Bitung agree that the action of tax evasion cannot be justified.

Figure 2 shows the score related to internal motivation and economic conditions of taxpayers that affect the ethical perception of tax evasion. From these five questions, it can be seen that Q14 'it is ethical to do tax evasion if the taxpayer is unable to pay

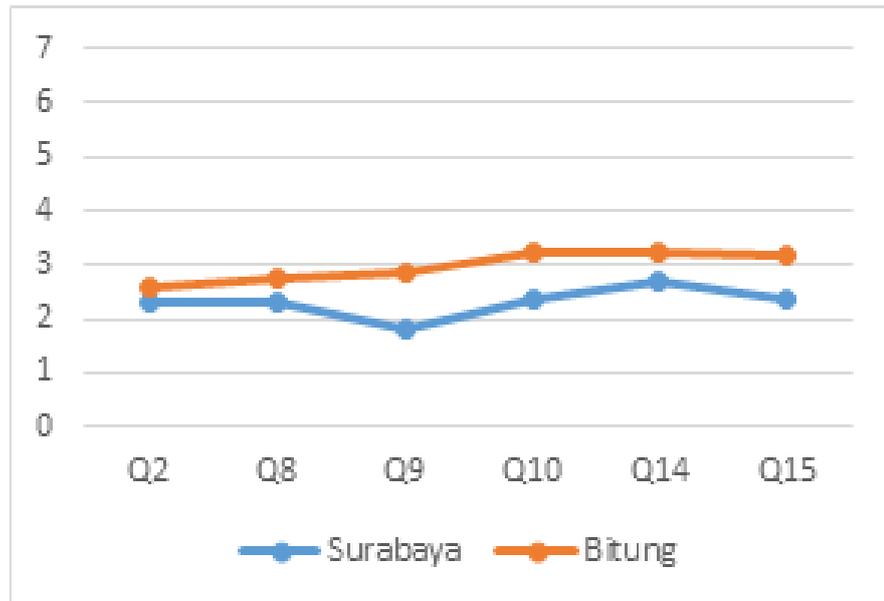


**Figure 1:** The range of scores Surabaya and Bitung.

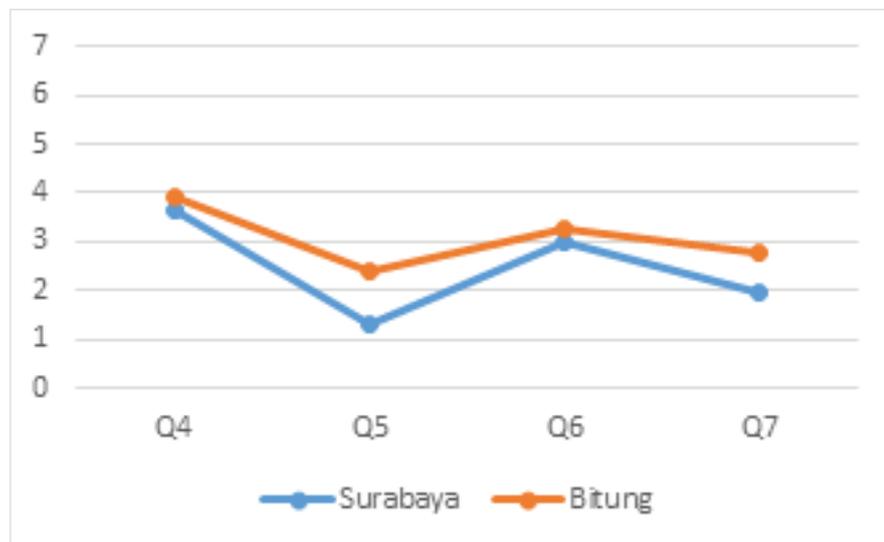
taxes' has the highest score compared to other questions. Both groups of respondents agree to justify tax evasion if the taxpayer is unable to pay taxes, meaning that people perceive tax burden should not make someone bankrupt. This also means that people want tax collection also considers the assessment of the economic conditions of each taxpayer. The Q10 score also shows a high ranking after Q14, where Q10 'it is ethical to do tax evasion because everyone does not pay and report taxes properly'. Q10 relates to the sense of justice for taxpayers, meaning that the government must be able to identify taxpayers who do not pay taxes properly and force them to pay taxes to ensure justice for all taxpayers. Figure 3 shows Q4 and Q6 have the highest score of the four questions. Respondents in both cities make an assessment not only on the use of tax funds but also on the government projects they considered beneficial for the welfare of many people.

Based on interviews with 15 respondents from Surabaya and 15 respondents from Bitung, the answers of Surabaya respondents were more varied than those of Bitung. There are three highest points highlighted by Surabaya respondents highlighting that (1) tax funds are not well realized and not transparent, (2) tax funds are corrupted and for political purposes, (3) the government is considered insensitive to economic or financial conditions of taxpayers. Bitung respondents highlighted the issue of using tax funds for politicians and political campaign, development discrimination which more focus on Java island, and low transparency of budget use. Growth or economic development that differ between the two cities creates a feeling of unhappiness for the people of Bitung, so they tend to be more tolerant of tax evasion than Surabaya respondents.

Regarding the question related to the tax system (Figure 4), Surabaya respondents focus more on the tax system that is considered unfair. Bitung respondents are more



**Figure 2:** The range of scores taxpayers motivation and economic condition.



**Figure 3:** The range of scores effective and efficient use of tax fund.

focused on tax audits that are perceived rarely in Bitung. Figure 5 shows that the tax corruption committed by politicians is higher in rank than the other question. This shows that tax corruption cannot be tolerated by respondents in both cities in any situation. Song and Cheng (2012) who conducted research on the perception of corruption in 36 cities in China found that small corruption deals with everyday people’s social relationships especially occur in many smaller cities. In addition, people in smaller cities have the perception that small possibility that corrupt officers will be arrested (Song and Cheng, 2012).

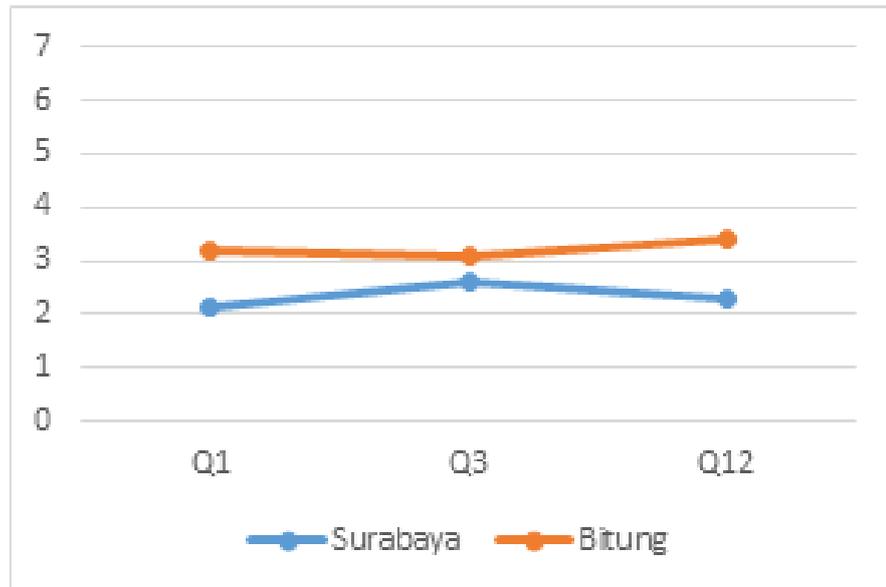


Figure 4: The range of scores tax systems.

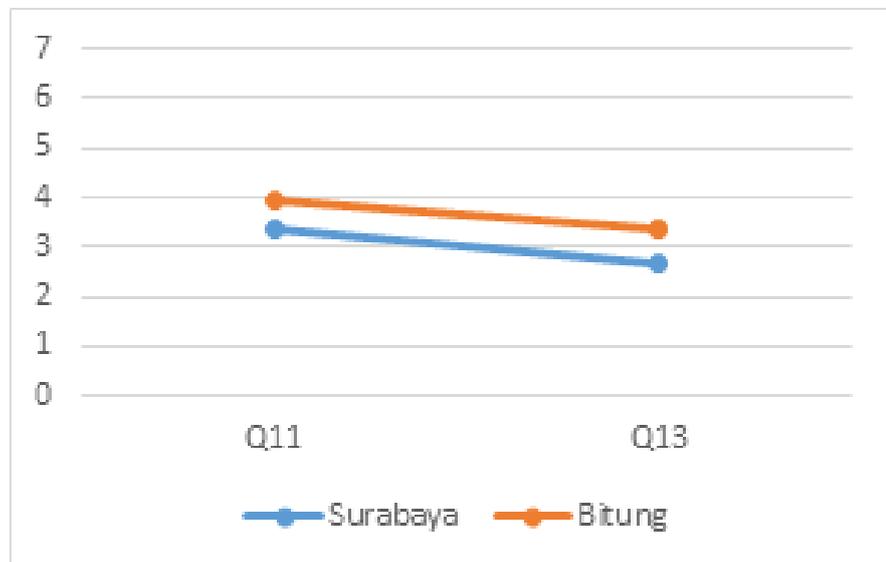


Figure 5: The range of scores corruption and politics campaign.

Based on Figures 6 and 7 below it can be seen that the average score of female and male in both cities tends to have different patterns. Female scores in Surabaya tend to be lower, or disagree with the ethical perception of tax evasion compared to male. This pattern is consistent in almost all questions. In contrast to the Bitung graphic (Figure 7), the graphics line between female and male tends to almost coincide, except for a few questions.

The results of gender perception testing in Surabaya (H2) show that there are differences in perceptions of intergender tax evasion in Surabaya (Table 6). Levine’s test shows a significance value of 0.047 ( $p < 0.05$ ) meaning that it rejects H02, meaning

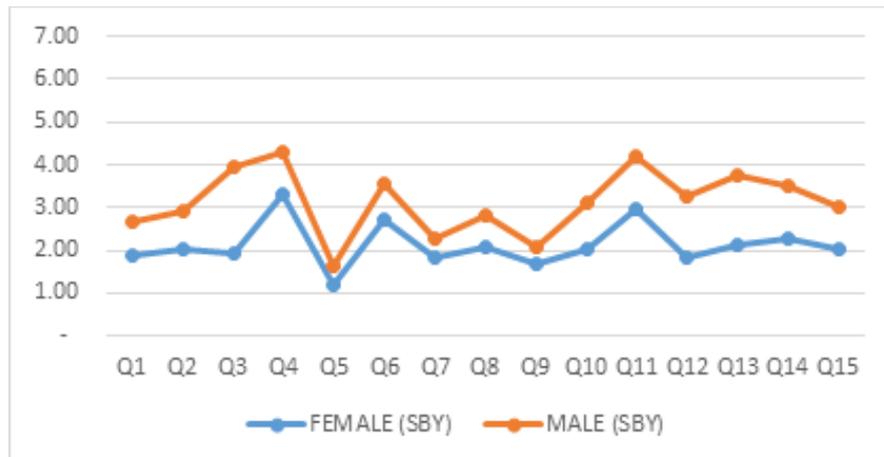


Figure 6: The range of score female and male in Surabaya.

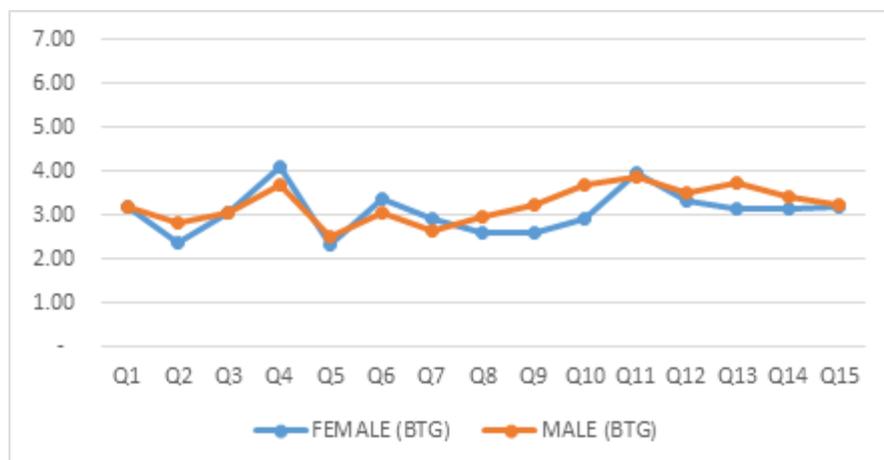


Figure 7: The range of score female and male in Bitung.

that the variance in the total score of female respondents' responses is significantly different from Male in Surabaya. The female, mean score shows 31.94 while Male 47.00 means the Female taxpayer in Surabaya gives an average score of 2.13 for each of the 15 questionnaire questions, while the Male average score is 3.13. A higher number in Male shows that Male in Surabaya is more tolerant of tax evasion than Female.

The results of gender perception testing in Bitung (H2) showed no difference in the perception of tax evasion (Table 7). Levine's test shows a significance value of 0.378 ( $p > 0.05$ ) meaning that it does not succeed in rejecting H02, meaning that the total score of the female answer is not significantly different from Male in Bitung. The mean total score of Female shows 46.24 while Male 48.52 means the Female taxpayer in Bitung gives an average score of 3.08 for each of the 15 questionnaire questions, while the average male score is 3.23. The small variance between Female and Male shows the Female score is not significantly different from the Male score in Bitung.

TABLE 8: Perception of tax evasion between female and male in Surabaya (H21).

		Levine's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
T-Score	Equal variances assumed	4.141	0.047	-3.068	48	0.004	-15.059	4.908	-24.927	-5.191
	Equal variances not assumed			-2.621	20.918	0.016	-15.059	5.745	-27.008	-3.110
	Group	N		Mean		Std. Deviation		Std. Error Mean		
Total_Score	Female	34		31.94		13.403		2.299		
	Male	16		47.00		21.059		5.265		

TABLE 9: Perception of tax evasion between female and male in Bitung (H22).

		Levine's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
T-Score	Equal variances assumed	0.792	0.378	-0.311	48	0.757	-2.282	7.333	-17.026	12.461
	Equal variances not assumed			-0.305	39.838	0.762	-2.282	7.484	-17.411	12.846
	Group	N		Mean		Std. Deviation		Std. Error Mean		
Total_Score	Female	29		46.24		24.189		4.492		
	Male	21		48.52		27.435		5.987		

## 5. Conclusion

This study found differences in ethical perceptions of tax evasion between two cities with different levels of development in the same country. We found respondents in Surabaya were more opposed to tax evasion than respondents in Bitung. Almost all items in the questionnaire question, the average score of Bitung respondents is higher

than Surabaya, which can interpret as likely to be more agreed on tax evasion. The results of interviews conducted on 15 respondents for each city, found Bitung respondents criticized the issue of using tax funds for politicians and political campaigns, development discrimination which was more focused on Java island, and low transparency of budget use. Surabaya respondents highlighted three points, which are tax funds that are not well realized and not transparent, tax funds are corrupted and for political purposes, and the government is considered sensitive to economic or financial conditions of taxpayers.

Regarding the perception of tax between genders evasion, we find the different perception of between female and male tax evasion in Surabaya. However, we do not find the same result in Bitung. There is no difference in perception of tax evasion in female and male. We argue that differences in the level of urban development, small corruption are directly related to day-to-day life, the tax audit is rare, and the low transparency of budget use are the conditions that affect the justification of tax evasion for female and male in Bitung.

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## Appendix

### Appendix A

#### Instrument survey

1. I think it is ethical to do the tax evasion because the tax rate is too high.
2. It is ethical to do the tax evasion because I do not know the use of tax.
3. I think it is ethically to do tax evasion because the tax system is unfair.
4. It is ethical to do tax evasion if tax fund is not appropriately realized.
5. In my opinion, it is ethical to conduct tax evasion, even though tax fund has been well realized.
6. It is ethical to do tax evasion if taxes are used on government projects that are not important in my opinion.
7. I think it is ethically to do tax evasion, even though taxes are used to build regional infrastructure projects.
8. I think it is ethical to conduct tax evasion because the tax does not benefit me.
9. I think it is ethical to do tax evasion, although paying the tax can give me benefit.

10. In my opinion, it is ethical to conduct tax evasion, because everyone does not pay and report their income correctly.
11. In my opinion, it is ethical to conduct tax evasion, because many politicians commit tax corruption.
12. I think it is ethical to do tax evasion because tax officials rarely do tax checks.
13. I think It is ethical to do tax evasion because taxes are used for election campaigns.
14. I think it is ethical to do tax evasion because in certain conditions I cannot pay taxes.
15. I think it is ethical to do tax evasion because I want to pay taxes less than it should.