

The influence of love of money, locus of control and self-efficacy on the ethical decisions of tax consultants at the Surabaya branch of the Indonesian tax consultants association

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ABSTRACT

The purpose of this study was to determine the effect of love of money, locus of control and self efficacy on the ethical decisions of tax consultants. The population in this study were all tax consultants in Surabaya who were registered as members of IKPI as many as 542 people (IKPI Surabaya). The number of samples in this study were 84 from the results of calculations using the Slovin formula. The analysis technique used in this research is multiple linear regression. Based on the results of research and hypothesis submission, the following conclusions can be drawn: love of money affects the ethical decisions of tax consultants, locus of control affects the ethical decisions of tax consultants. self efficacy affects the ethical decisions of tax consultants, love of money, locus of control and self efficacy affect the ethical decisions of tax consultants.

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1. Introduction

The implementation of tax collection in Indonesia implements a self-assessment system where the government gives full authority or trust to taxpayers to calculate, deposit and report on their own taxes that must be paid (Dwi & Renny, 2017; Huda & Hernoko, 2017; Narsa et al., 2016). To implement the self-assessment system, it is required that all levels of society, especially taxpayers, understand and master the material provisions of tax legislation, both regarding the rights of taxpayers and their obligations as taxpayers (Nkundabanyanga et al., 2017; Rahayu et al., 2017; Yahaya, 2015).

The problem faced in implementing this system is that not all taxpayers understand the applicable tax regulations and to carry out their own tax obligations still experience many difficulties (Carnahan, 2015; Palil, 2016; Siraji, 2015). This is where the role of tax consultants is needed to assist taxpayers in carrying out their tax obligations properly and correctly. Tax consultants act as intermediaries between the government and taxpayers, tax consultants disseminate information about tax laws and tax systems. Tax consultants play a role in mediating and translating the complexity of tax law into a form that is more easily understood by taxpayers while providing input and advice to taxpayers on the impact of applicable tax provisions. The tax consultant is in a position between the state and the taxpayer. This role requires tax consultants to maintain independence, integrity and professionalism, to become DGT partners in increasing revenue and criticizing regulations (Russell & Brock, 2016). (Komara, 2017) states that respondents view tax consultants as DGT partners as well as taxpayer representation as an inseparable unit. Because, tax consultants provide efficiency for DGT and education to taxpayers.

A consultant in carrying out his profession must of course comply with government regulations and the established code of ethics. The code of ethics is a moral rule that guides thinking, behavior and action. In

this code of ethics, a tax consultant is obliged to comply with all provisions of tax regulations and other laws and regulations related to the field of taxation and comply with professional standards set by the organization. Although there is a code of ethics as a guideline, in practice there are still tax consultants who commit violations by making unethical decisions and even the decisions taken actually violate the code of ethics, professional ethics and even tax regulations. Ethical decision making according to Jones (1996) is defined as decision making that is consistent with the laws and moral norms that apply in society. Meanwhile, Hunt and Vitell, (1986) define ethical decision making as decision making with an understanding of whether an action is morally right or not. So it can be concluded that ethical decision making is decision making that does not violate the law and moral norms Adriana (2013).

The theory of moral development put forward by psychologist Kohlberg, (2017) shows that moral actions are not the result of socialization or lessons learned from habits and other things related to cultural norms. While the theory of cognitive moral development in the view of Magnis-Suseno, (Hardiman, 2020) there is one thing that is fundamental to this concept is that decision making is determined by moral awareness and moral awareness is not determined by feelings, but by intellectual abilities, namely the ability to understand and understand something rationally. These theories are contrary to reality because many humans with high intellectual levels often act without regard to morals. In making decisions, it often results in unethical decisions, decisions that tend to be for their own interests to the detriment of others and many parties. This happens because there are factors that influence a person in making these decisions, one of which is the personality aspect of the person making the decision. The traits possessed by a person also influence the decision making that is carried out.

According to PMK 111/PMK.03/2014 concerning tax consultants Article 23 paragraph b clearly emphasizes that tax consultants must comply with the tax consultant code of ethics and be guided by the tax consultant professional standards issued by the tax consultant association Minister of Finance, (2014). The association referred to in this paragraph is an association recognized by the minister of finance, one of which is IKPI (Indonesian Tax Consultant Association) which issues a tax consultant code of ethics. If this rule is violated, the tax consultant will receive strict sanctions from the minister of finance ranging from written warnings to revocation of practice licenses Article 27 (1) and Article 28 (1) Minister of Finance, (2014).

Currently, many cases have been revealed regarding violations of tax consultant ethics, raising concerns about the lack of ethical application in the profession. According to Shafer and Simmons, (2008) some tax consultants have ignored the interests of the general public in favor of commercial interests and client interests, and committed actions that violate ethics and social responsibility. The case of a tax consultant who manipulated the annual tax return report of a taxpayer, where he included grant assets of an amount into the list of his client's assets, in reality there was no grant transaction that occurred (source of KPP employees). The purpose of this action is so that the taxpayer in the future is easy to transact the purchase of new assets because it is no longer necessary to report the actual income as the source of the purchase of the new assets. As we know that grant assets are one of the incomes that are not included in the tax object so that there is no obligation for taxpayers to pay tax payable on these incomes. The same thing happened when there was a tax amnesty program called Tax Amnesty, a tax consultant also manipulated asset reports in the form of gold and when there was a tax audit by the tax authorities, taxpayers could not prove the truth of these assets (taxation seminar, 12 February 2020).

Another type of violation is providing services not in accordance with the level of certification as regulated in 111 / PMK.03 / 2014 in article 8 it is stated that the level of tax consultant certification consists of levels A, B and C Minister of Finance, (2014). Where each level has a different scope of work level A for individual taxpayers and level B for corporate taxpayers and level C for foreign investment and BUT. However, there are still many tax consultants who still have level A practice licenses but have handled corporate taxpayers. Furthermore, Article 23 states that there is an obligation for a tax consultant to submit an annual tax consultant report to the Director General of Taxes but there are still tax consultants who neglect their obligations.

The most attention-grabbing case recently was the tax consultant involved in a bribery case against tax officials, the three tax consultants with the initials RAR, AIM and AS were listed as members of IKPI Jakarta. This bribery case began when there was a tax audit on several companies for the 2016 and 2017 tax years. These companies tried to trick the tax paid to be small by bribing tax officials who at that time served as Director of the examination. The company allegedly deposited IDR 30 billion and the bribe was given through a tax consultant intermediary. For 2016, the company's tax underpayment was allegedly Rp 91 billion. The amount of underpayment was manipulated so that the figure contained in the Tax Assessment Letter issued was only IDR 70 billion. Furthermore, for the 2017 tax year, the company's tax overpayment should only be

IDR 27 billion, but the amount of overpayment determined in that year actually reached IDR 59 billion (Tempo.Co, March 04, 2021).

One of the professional standards of tax consultants that must be adhered to is courtesy, which means that each member in carrying out his professional activities must behave politely and in accordance with applicable norms in acting with all parties he faces. In carrying out its activities, it is not uncommon for a tax consultant to interact with employees of the Directorate General of Taxes to assist or represent taxpayers in connection with taxation problems faced by their clients. In the communication that exists between tax consultants and tax employees, there is a case where tax consultants often commit unpleasant acts against tax employees as a result triggering conflict.

Evidence of violations of the code of ethics and professional standards as well as laws and regulations committed by consultants can be known through complaint data entered in the organization that is a forum for tax consultants, one of which is IKPI. These complaints can come from the public, tax authorities, the Director General of Taxes or complaints from fellow tax consultants. In the last three years, it is known that complaints about violations of the code of ethics committed by tax consultants have continued to increase.

Several studies have also been conducted related to decision making, especially ethical decision making for tax consultants, including research conducted by Crovini (2021). From the results of hypothesis testing, it is known that the perception of the importance of ethics and social responsibility has a positive effect on ethical decision making by tax consultants. However, this result contradicts Rossi (2021) the perceived importance of ethics and social responsibility has no effect on the ethical decision making of tax consultants, because tax consultants only focus on legality without considering the true essence of the law and the professional code of ethics.

Research conducted by Adi Wasita & Lasmini, (2021) the results of the research prove that the ethical perceptions of BPR will be negatively and significantly influenced by LOM and Machiavellian. These results mean that a person who has a large level of love of money and machiavellian so that his ethical perceptions are smaller. Meanwhile, Gender is able to moderate the effect of LOM on the ethical perceptions of BPR internal auditors. This research is slightly different from research conducted by (Waheed & Zhang, 2022) that LOM has a negative relationship direction but has no significant effect on the ethical behavior of auditors. In other words, if the individual auditor has a high LOM, the auditor's ethical behavior will not decrease significantly. This can be caused by the auditor's habit of taking good actions in meeting his financial needs.

From the differences in the results of this study, it encourages the author to re-examine using the LOM and LOC variables while adding the variables of self efficacy and gender as independent variables but moderated by the religiosity variable. Including religiosity variables to determine the extent to which religiosity can influence the love of money (LOM), locus of control (LOC), self efficacy and also the gender of a tax consultant. This religiosity variable will be tested whether it will strengthen or weaken LOC. The higher a person's religious level is expected to strengthen LOC and self-efficacy and weaken the nature of LOM so that the resulting decision is the right decision by not violating the code of ethics and applicable regulations.

The difference between this research and previous research is that it lies in the respondents studied if the previous research was conducted on internal auditors but this research was conducted on tax consultants. As we know that an internal auditor works for a company and gets a salary from the company, this can lead to a tendency for an auditor not to be objective in carrying out his profession, unlike a tax consultant as an independent outsider. This position requires a tax consultant to be objective in making decisions. Another difference in this study is the unit of analysis, in previous studies it was not specifically explained about the tax consultants who were used as research samples but in this study the unit of analysis was tax consultants registered with IKPI. In previous studies, the consultant who was used as a sample was his KKP, it could have been his position as a junior consultant, senior consultant, manager or partner. However, in this study the unit of analysis is a tax consultant who has a license to practice and has a position as a partner, namely (BKP), not his CTF. This sample selection has the reason that the consultant who acts as a partner certainly has more experience and he also plays a role as a decision maker.

Based on the formulation and objectives of the study, the hypothesis of this study is as follows: (a). It is suspected that the nature of love of money has a significant effect on the ethical decision making of tax consultants; (b). It is suspected that Locus of control has a significant effect on the ethical decisions of tax consultants; (c). It is suspected that self-efficacy has a significant effect on the ethical decisions of tax consultants; (d). It is suspected that love of money, locus of control and self efficacy affect the ethical decisions of tax consultants

2. Research Method

The type of research used is quantitative research, the method used is causal explanatory. According to Umar (Surur et al., 2020; Yadav, 2022) explanatory research is research that aims to analyze the relationships between one variable and another or how a variable affects another variable. The author uses the causal explanatory method to explain the influence relationship between variables so as to obtain specific information about the impact of LOM, self efficacy, LOC on ethical decision making.

Operational Definition of variables

1. Love Of Money is the behavior of tax consultants who consider money as wealth, motivation and something very important. LOM is measured by 4 indicators, namely money is a measure of success, money as motivation, money as a symbol of wealth and money is something very important Tang, et al (2008). The instrument used to measure the LOM sifar consists of 5 different questions with a 5 (five) point linkert scale, number 1 for the answer strongly disagree (STS), number 2 for the answer disagree (TS) number 3 for less agree (KS), number 4 for the answer agree (S) and number 5 for the answer strongly agree (SS).
2. Self efficacy is expressed as a person's belief that he can carry out a task at a certain level. Self efficacy shows the belief that tax consultants can carry out tasks related to their profession at a certain level because of their belief in their abilities. Self-efficacy indicators are the level of difficulty of the task, the breadth of the field of work, the strength of Bandura's (1997) beliefs. The instrument used to measure self efficacy consists of 6 different questions with a 5 (five) point linkert scale, number 1 for the answer strongly disagree (STS), number 2 for the answer disagree (TS) number 3 for less agree (KS), number 4 for the answer agree (S) and number 5 for the answer strongly agree (SS).
3. Locus of control is defined as the tax consultant's belief that the success they get is due to their own efforts and actions and other factors that support them. Indicators for measuring locus of control variables are: planning ahead of a job, events or successes experienced in life are determined by others, individual success due to fate or luck, success in tasks due to earnest effort, rewards received by individuals due to the results of hard work Rotter, (1966). The instrument used to measure locus of control consists of 5 different questions with a 5 (five) point linkert scale, number 1 for the answer strongly disagree (STS), number 2 for the answer disagree (TS) number 3 for less agree (KS), number 4 for the answer agree (S) and number 5 for the answer strongly agree (SS).
4. Ethical decision making is the decision making of tax consultants who are faced with choices involving ethical issues, moral considerations and professionalism. Measurement of ethical decision making consists of 3 dimensions, namely moral issues, moral considerations, and moral behavior Jones, (1991). The instrument used to measure ethical decisions consists of 5 different questions with a 5 (five) point linkert scale, number 1 for the answer strongly disagree (STS), number 2 for the answer disagree (TS) number 3 for less agree (KS), number 4 for the answer agree (S) and number 5 for the answer strongly agree (SS).

Population and sampling

The population in this study were all tax consultants in Surabaya who were registered as members of IKPI as many as 542 people (IKPI Surabaya). The number of samples in this study was 82 from the results of calculations using the Slovin formula with an error rate of 10%. A 10% error rate was used so that the sample studied was not too large. The sample in this study was determined by probability sampling type, sampling with simple random sampling technique.

Variable measurement uses a five-point Linkert scale to measure respondents' attitudes, opinions, and perceptions about social phenomena, and if this scale is used in measurement it will produce interval or ratio data (Sugiyono, 2019).

Analysis Technique

The analytical technique used in this research is multiple linear regression. The analysis model used in testing the hypothesis that has been formulated is multiple linear regression which is as follows: (Ali et al., 2020)

$$Y = a + b_1x_1 + b_2x_2 + b_3x_3 + e \quad (1)$$

Description:

Y = Ethical decision of tax consultant

a = Constant

b₁,b₂,b₃ = Regression Coefficient

X1 = Love of money

X2 = Locus of control

X3 = Self efficacy

e = disturbance term, meaning the values of other variables that are not included in the equation.

The results of testing the classical assumptions of regression analysis show that the assumptions underlying the regression analysis have been met. Furthermore, multiple linear regression analysis was carried out to determine the effect of Love of Money, Locus of Control, and Self Efficacy, on the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association. Data processing is done with the SPSS computer program. From the data processing, the following results were obtained:

Tabel 1. Regression coefficient estimation results

Model	Unstandardized Coefficient
	B
Konstanta	15.358
<i>Love of Money (X₁)</i>	0.445
<i>Locus of Control (X₂)</i>	0.107
<i>Self Efficacy(X₃)</i>	0.325

Source: *Processed Questionnaire Results*

Based on the table above, the regression equation can be made as follows:

$$Y = 15.358 + 0.445 X_1 + 0.107 X_2 + 0.325 X_3 \quad (2)$$

An explanation of each regression coefficient is as follows:

a = Constant = 15.358

This means that if Love of Money, Locus of Control, Self Efficacy have no effect or are constant, then the ethical decision of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association is 15,358.

b₁ = Regression coefficient for X₁ = 0.445

This means that if Love of Money increases by one unit, the ethical decision of tax consultants at the Surabaya Branch of the Indonesian Tax Consultant Association will increase by 0.445, assuming the Locus of Control and Self Efficacy variables are constant / unchanged.

b₂ = Regression coefficient for X₂ = 0.107

This means that if Locus of Control increases by one unit, the ethical decision of tax consultants at the Surabaya Branch of the Indonesian Tax Consultant Association will decrease by 0.107, assuming the Love of Money and Self Efficacy variables are constant / unchanged.

b₃ = Regression coefficient for X₃ = 0.325

This means that if Self Efficacy increases by one unit, the ethical decision of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association will increase by 0.325, assuming the variables Love of Money and Locus of Control are constant / unchanged.

Hypothesis Test

F test

The F test is used to test whether or not the resulting regression model is suitable. If the significance value is <0.05 ($\alpha = 5\%$), then H₀ is rejected and H₁ is accepted, and it is concluded that the resulting regression model is suitable for knowing the effect of Love of Money, Locus of Control, and Self Efficacy on ethical decisions of tax consultants.

Table 2. F Test results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	648.018	3	216.006	38.513	0.000
Residual	521.611	93	5.609		
Total	1.169.629	96			

Source: *Processed Questionnaire Results*

Based on the table above, the significance value of 0.000 is smaller than the significant level of 0.05, so it was decided to reject H₀ and accept H₁. Thus it can be concluded that the resulting regression model is suitable for knowing the effect of Love of Money, Locus of Control, Self Efficacy, on the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association.

Table 3. Coefficient of determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.744 ^a	0.554	0.540	2.368

Source: Processed Questionnaire Results

Based on the table above, it is known that the R-Square value is 0.554, meaning that the Love of Money, Locus of Control, and Self Efficacy variables are able to explain variations in changes in tax consultants' ethical decisions by 55.4%. While the remaining 44.6% is influenced by other variables.

T test

The t test is used to determine whether there is a significant effect of the independent variable on the dependent variable. If the significance value of the t test is 0.05 ($\alpha = 5\%$), then H_0 is rejected and H_1 is accepted, and it is concluded that there is a significant effect of the independent variable partially on the dependent variable.

Table 4. Regression t-test results between independent variables and dependent variables.

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error			
<i>Love of Money (X1)</i>	0.445	0.050	0.654	8.933	0.000
<i>Locus of Control (X2)</i>	0.107	0.050	0.541	2.103	0.045
<i>Self Efficacy (X3)</i>	0.325	0.098	0.330	3.325	0.001

Source: Processed Questionnaire Results

1. Testing the effect of Love of Money on the ethical decisions of tax consultants results in a t test significance value of 0.000 less than 0.05. Thus it is concluded that Love of Money has a significant effect on the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association. Love of Money has a positive influence on the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association, as indicated by the regression coefficient value of 0.445. This means that if Love of Money increases, the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association will also increase.
2. Testing Locus of Control on the ethical decisions of tax consultants results in a t test significance value of 0.045 less than 0.05. Thus it is concluded that Locus of Control has a significant effect on the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association. This means that an increase or decrease in Locus of Control has a significant effect on the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association.
3. Testing Self Efficacy on the ethical decisions of tax consultants results in a t test significance value of 0.001 less than 0.05. Thus it is concluded that Self Efficacy has a significant effect on the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association. This means that an increase or decrease in Self Efficacy has a significant effect on the ethical decisions of tax consultants at the Surabaya Branch of the Indonesian Tax Consultants Association.

Based on the test results above, it can be concluded that the research hypothesis states that Love of Money, Locus of Control, and Self Efficacy have an influence on the ethical decisions of tax consultants.

Discussion

1. Love of Money affects Ethical Decisions

According to the view of (Pompian, 2012) LOM is the behavior of a person who considers money as wealth, motivation and something very important. LOM is measured by 4 indicators, namely money is a measure of success, money as motivation, money as a symbol of wealth and money is something very important. Tang et al, (2000) found that individuals who have high LOM are faster to achieve goals effectively and efficiently, they also want a good career than people who love money less. The love of money of a tax consultant does not affect the decisions he makes to be unethical this is because there is a code of ethics and professional standards that are the basis for consultants in carrying out their profession. In addition, there are also regulations of the minister of finance that explicitly write the prohibitions for a tax consultant along with the sanctions he will receive if he commits a violation.

The results of some of these studies break the theory of needs and satisfaction put forward by Maslow, (1954) that money is a physiological need that must be met and considers money to be so important above all

else that people will tend to do everything possible to get it, including by cheating. The results of the study are indeed not in accordance with (Putra et al., 2022) LOM has a significant negative effect on the ethical perceptions of BPR internal auditors. Bulutoding's research, et al (2017) on the contrary, LOM has no significant effect on the ethical behavior of auditors.

2. Locus of Control affects Ethical Decisions

Locus of control is defined as a person's belief that the success or success they get is due to their own abilities, actions (internal LOC) and other factors outside themselves (external LOC) that can support this success. The belief that a tax consultant has that with the ability he has in completing the job, through a good plan and completing the job seriously does not necessarily make his decision ethical. This means that the tendency to place the perception of an event or result obtained in an individual's life whether as a result of himself or because of help from sources outside himself does not necessarily have an impact on a person's psychological process when facing an ethical dilemma in making morally right or wrong judgments. This is because a person with a high internal locus of control does not necessarily recognize directly the relationship between behavior and the results of his actions. As a result, tax consultants with internal locus of control do not guarantee to be more responsible with the results of their actions or behavior towards themselves and others regarding what is right and wrong for behavioral guidelines.

This statement is supported by several studies that prove that LOC has no effect on ethical decision making. Research conducted by Midyarany and Kurnia, (2016) found that LOC statistically showed no significant effect on ethical behavior. This research is in line with Luciyanda and Endro, (2013) showing the results that LOC has no effect on the ethical behavior of accounting students at Bakrie University. Research conducted by Mikoshi et al, (2020) also shows the same result that LOC has no effect on ethical decisions.

3. The Effect of Self Efficacy on Ethical Decisions

Self efficacy or self-efficacy is an assessment of one's confidence in one's ability to carry out tasks so as to obtain the results as expected. Self efficacy is a person's perception of the extent to which he has the ability and confidence to carry out an activity successfully and the extent of the potential that exists in him (Fox & Magnus, 2014)

A tax consultant who has high self-efficacy will be able to analyze a problem or case experienced by his client and then determine what steps will be taken to overcome the problem in order to obtain a good solution without violating applicable rules and norms. For example, a tax consultant who acts as his client's attorney in an audit case where there is no meeting point between the taxpayer and the tax authorities because each party has its own arguments. Here the ability of a tax consultant will appear in deciding what steps to take to file a lawsuit or appeal to the court because each has its own consequences. Because if you lose in court, the taxpayer will be fined 100% of the tax debt. For consultants who already have experience in handling similar cases, they will be able to see where the strength of the taxpayer's data is to be able to proceed to the court level if the data supports it, there is confidence that they will win.

3. Conclusion

Based on the results of research and hypothesis submission, the following conclusions can be drawn: (a). Love of money affects the ethical decisions of tax consultants; (b). Locus of control affects the ethical decisions of tax consultants; (c). Self efficacy affects the ethical decisions of tax consultants; (d). love of money, locus of control and self efficacy affect the ethical decisions of tax consultants. Based on the research that has been done, suggestions that can be conveyed in further research are expected to be even better if expanding the research population, not only for tax consultants who are registered as IKPI members in Surabaya but are expanded to a wider area. For future research on the topic of ethical decision-making among tax consultants, the following improvements and considerations can be suggested: Expand the research to include a more diverse and representative sample of tax consultants from various regions, firms, and levels of experience. This would enhance the external validity of the findings and allow for better generalization of the results to the broader population of tax consultants. While the current research explored the relationships between Love of Money, Locus of Control, Self Efficacy, and ethical decisions, it is essential to consider other relevant variables that may also influence ethical behavior. Factors such as moral development, ethical training, organizational ethical climate, and cultural norms should be taken into account to provide a more comprehensive understanding of ethical decision-making. Conduct longitudinal studies to track changes in ethical decision-making over time. This would allow researchers to identify trends and patterns in ethical behavior and understand how it may evolve in response to changing circumstances or experiences. Consider using

experimental designs to establish causal relationships between the independent variables (Love of Money, Locus of Control, Self Efficacy) and ethical decisions. Controlled experiments can provide stronger evidence of causality and help establish the direct impact of these variables on ethical behavior. Integrate both quantitative and qualitative methods to gain a deeper understanding of the complexities involved in ethical decision-making. Qualitative data can provide rich insights into the thought processes, motivations, and contextual factors that influence tax consultants' ethical choices. Investigate how contextual factors, such as the regulatory environment, organizational culture, and professional ethics codes, interact with individual traits to shape ethical decisions. Understanding these contextual influences can inform the development of targeted interventions to promote ethical conduct. Explore potential mediation and moderation effects to understand the underlying mechanisms and boundary conditions that explain the relationships between Love of Money, Locus of Control, Self Efficacy, and ethical decisions. This can help identify the specific circumstances under which these variables have the most significant impact on ethical behavior. Present tax consultants with realistic ethical dilemma scenarios that they might encounter in their professional practice. Analyzing their responses to these scenarios can provide valuable insights into their ethical reasoning and decision-making processes. Conduct cross-cultural studies to examine how the relationships between individual traits and ethical decisions vary across different cultural contexts. This can help identify cultural nuances and potential differences in ethical decision-making processes. Ensure that the research findings have practical implications for the tax consulting profession. Consider how the results can be translated into actionable recommendations for tax consultants, tax firms, and regulatory bodies to promote ethical behavior and integrity in the profession.

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