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PERSONALITY TRAITS AND TAX EVASION ATTITUDE: THE MODERATING ROLE OF RELIGIOSITY

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ABSTRACT

Tax evasion remains a significant issue despite regulatory improvements. Informal sectors, income underreporting, and corruption contribute to this problem. Existing literature typically focuses on economic factors but overlooks non-economic influences, such as psychological factors, social norms, and religion. The present study examines the relationship between religiosity and tax evasion, alongside personality variables. Questionnaires were used to gather data from 443 respondents who were either employed by a company or self-employed. The findings indicate that conscientiousness, openness to experience, neuroticism, agreeableness, and extraversion influence attitudes toward tax evasion. Further, religion moderates the relationship of extraversion with self-interest tax evasion and justice of system tax evasion. Conscientiousness play a crucial role in tax evasion driven by self-interest to avoid fulfilling tax obligations. The findings suggest that incorporating religious values into tax policy could help reduce tax evasion. Policymakers are advised to enhance tax compliance by promoting tax awareness through educational programs, emphasizing community benefits, and collaborating with religious scholars. The study underscores the importance of considering religiosity and personality traits in developing strategies to combat tax evasion, especially in developing countries.

Keywords: *Personality traits; Tax evasion attitude; Religiosity; Theory of planned behavior.*

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INTRODUCTION

Tax evasion, which involves the deliberate non-payment of owed taxes, is unlawful and often overlooked in the World (Agbetunde et al., 2022). Approximately one-sixth of the federal taxes owed go unpaid. The annual sum of unpaid taxes is roughly three-quarters of the annual federal budget deficit. There is a notably higher rate of misreporting income for sole proprietorships and farms, and high-income households probably exhibit a higher rate of income misreporting compared to lower-income households (IMF, 2022). The "State of Tax Justice 2021" report reveals a global annual tax revenue loss of nearly \$500 billion due to tax abuse. The increasing tax evasion leads to reduced government revenue, heightened economic inequality, eroded public trust, potential economic stagnation, and a greater need for tax enforcement resources (Tax Gap Report, 2022). The primary gauge for assessing tax evasion is the tax gap (Tang, 2017). The tax gap is a key measure of tax evasion.

A specific portion of the tax to the GDP is required to run smooth government policies. A government cannot provide basic needs and services without it (Hassan et al., 2021). Unfortunately, Pakistan's Tax revenue-to-GDP ratio has remained low over the past years (GOP, 2021). The declining tax revenue to GDP ratio suggests that Pakistan is facing challenges in collecting taxes effectively. There could be multiple reasons for this situation, such as Tax evasion, informal economy, weak administration, and complex tax

system (Faccia & Mosteanu, 2020; Onyeka & Nawanko, 2016; Olaoye & Ogundipe, 2018; Jassem et al., 2022).

Based on previous literature, many studies have been conducted on the topic of tax evasion. These studies have mainly focused on the economic factors of tax evasion by looking at the tax rate, tax audit, tax penalty, financial impact, and law enforcement (Mengistu et al., 2022; Olaoye & Ogundipe, 2018; Enofe et al., 2019). These studies have been criticized for merely focusing on the economic factors and ignoring the non-economic factors that also affect tax evasion attitudes such as psychological factors, social norms, culture, demographics, loyalty towards tax authorities, and tax awareness (Bethencourt & Kunze, 2020; Sutrisno & Dularif, 2020; Gorecki & Letki, 2021; Ogungbade et al., 2021).

Crowe (1944) conducted the study on the non-economic factors such as religious and psychological factors. The most recent studies that have been conducted on tax evasion (Richardson, 2016; Tang, 2017) which are cross-sectional studies. Few studies discussed demographic factors such as gender, age, income, and education. Some researchers also discussed the tax evasion from religious perspective, such as Islam and Christianity (Dökmen, 2018), research the tax evasion from religious perspective and compared it with different religions.

Regardless of the wide coverage of economic factors of tax evasion in literature, there is a notable gap in non-economic factors such as personality traits, demographics, and religiosity (Owusu et al., 2022). Although prior studies have investigated the impact of personality factors on tax evasion, it is still uncertain if these traits exert the same level of importance in the specific setting of Pakistan. This study seeks to re-examine the role of personality traits in tax evasion within the Pakistani context, considering any potential variations in the significance of these traits among individuals in Pakistan. Tax evasion is also studied from a religious perspective in different Islamic countries like Turkey, Indonesia, and Lebanon. Pakistan is an Islamic country grappling with inadequate tax collection and administration, characterized by a significant degree of corruption, inefficiency, and lack of transparency. These factors make it a unique research environment for variables of interest, distinguishing it from the United States, other European countries, and other Islamic countries such as Turkey. In contrast to previous research that have examined the impact of religion on tax evasion in other nations, the objective of this study is to examine the unique situation of Pakistan, an Islamic nation. Investigation of the impact of religious variation on tax evasion behavior is crucial.

Pakistani officials and professionals should promptly investigate the issues contributing to tax evasion and devise remedies. The escalating tax evasion in Pakistan necessitates the implementation of comprehensive policies. This study employs the Five Factor Model (FFM), also referred to as the Big Five, to investigate the correlation between personality characteristics and tax evasion behaviors. Psychological traits known as the Big Five include conscientiousness, openness to experience, agreeableness, extraversion, and neuroticism. Minimal research has been conducted on these characteristics in Pakistan (Owusu et al., 2022). The impact of religious devotion on tax avoidance has been somewhat neglected in Pakistani research. This remains true notwithstanding its substantial impact. The present study investigates two distinct forms of tax evasion: justice of the tax system tax evasion (JSTE), which arises from the perception of an unjust tax system, and self-interest tax evasion (SITE), which arises from taxpayers' inclination to maximize their benefits (Khalil & Sidani, 2022).

The findings of this study may help the policymaker or tax administration to adhere to policies based on profiling such as different personalities have different impacts on tax evasion. Policymakers will gain insights into the specific personality traits associated with tax evasion, allowing them to tailor policies to target those traits effectively. Understanding how different types of tax evasion relate to specific personality traits enables policymakers to design targeted interventions for enhanced effectiveness (Onyeka & Nwankwo, 2016). By assessing the moderating role of religiosity, policymakers can develop policies that leverage religious beliefs to enhance tax compliance, fostering ethical behavior.

After describing the motivation for the study in the introduction, the hypotheses are developed in section 2. Data of variables and analysis tools applied to test the hypotheses are specified in section 3. The results of the analysis are reported in section 4. In section 5, the findings of the study are discussed, and policy implications and future research directions are proposed.

LITERATURE REVIEW

The present study investigates the impact of personality factors on attitudes towards tax evasion. The findings of this study may assist regulatory bodies in formulating guidelines that consider various personality types (Jassem et al., 2022). Various models are employed to assess these personalities. Numerous widely used models are employed by researchers to quantify personality traits. Examples of psychometric instrumentation include the California Psychological Inventory (CPI), Myers-Briggs Type Indicator (MBTI), Big Five model (FFM), and ego-control and ego-resilience two-dimension model. The present work used the FFM model (McCrae, 1985) due to its established validity and widespread application in previous research. This paradigm integrates all facets of an individual's personality under a unified framework.

Five-Factor Model (Big Five Personality)

Psychologist McCrae (1985), developed a personality structure that has five dimensions also referred to as the Big Five which consists of openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism, or in short OCEAN. FFM is the most common method to describe and analyze a person's distinct personality (Diller et al., 2020). The Big Five model is generally considered the most acceptable and dominant model of personality and also shown cross culture generalizability as it associated with many ethical outcome variables such as dishonesty, ethical leadership and tax evasion (Simha & Parboteeah, 2020). Many researchers associated personality traits as a factor related to White-collar crime (WCC) in general (Khalil & Sidani, 2022). According to Sutherland (1949), White-collar crime is defined as a crime which is committed by high officials in the duration of their occupation. According to Edelhertz (1970), who later criticized Sutherland's definition because it included only high and upper officials and him, WCC is defined as an illegal act that is committed by concealment to avoid payments, to lose property, to obtain business advantages, and to gain personal benefits.

White-collar crime (WCC) is not limited to high-status individuals but is committed by anyone through economic offenses involving deception or fraud. Tax evasion, while a form of economic crime, differs from WCC in that it is often viewed as a minor crime, can occur independently, and lacks social stigma. Thus, findings about WCC may be applicable to tax evasion (Ragatz et al., 2016). Recently, researchers considered the personality traits as a factor which effect the unethical behavior in general (Rengifo & Laham, 2022).

Theory of Planned Behavior

Ajzen (1991) formulated the theory of planned behavior (TPB) as a psychological framework purposefully designed to predict human behavior and offer understanding of it. Specifically, it suggests that attitudes, subjective norms, and perceived behavioral control are the primary determinants that exert the most impact on human behavior. The theory of planned behavior has been widely implemented in several domains such as health psychology, social psychology, marketing, and organizational behavior, among others. According to Al-Ttaffi and Abdul-Jabbar (2015), the aim of behaviour analysis is to understand and predict human behaviour, and to direct interventions or strategies aimed at promoting desired behaviours.

Hypotheses Development

Openness to Experience and Tax Evasion

The concept of openness to experience, as defined by Kvasova (2015), encompasses creativity, a diverse array of interests, intellect, curiosity, and sensitivity. Furthermore, they are associated with self-transcendence and possess elevated moral principles (Buecker et al., 2020). Their intrinsic inclination renders individuals more prone to engage in risk-taking and undertake challenging assignments (Holman

& Hughes, 2021). Ajzen's (1991) Theory of Planned Behavior (TPB) elucidates the impact of subjective norms and perceived adaptive control on behavior. Subjective norms refer to an individual's perceptions of the societal expectations that can be shaped by their social environment. A study conducted by Al-Ttaffi and Abdul-Jabbar (2015) shown that the acceptance of tax evasion by peers might enhance its prevalence. Once individuals perceive tax cheating as a means of self-expression, their willingness to embrace new experiences can motivate them to engage in such behavior (Ariyanto et al., 2020). Openness to experience influences the regulation of behavior.

People with high openness to experience have lower rates of tax evasion due to their strong moral principles and high self-transcendence (Turner, 2014; Rengifo & Laham, 2022). They are less likely to engage in unethical acts, such as tax evasion, due to their high tax morale and comfort with their current status (Jassem et al., 2022). In contrast, those low in openness to experience are more inclined to break rules and engage in unethical behavior like tax evasion, driven by lower moral sensitivity and intellectual curiosity (Buecker et al., 2020; Simha & Parboteeah, 2020). These individuals often focus on unethical methods for personal gain rather than ethical behavior (Anwar & Shah, 2022). This attribute is associated with robust moral principles, meticulous compliance with rules, and heightened ethical consciousness resulting from the inverse relationship between receptiveness to experience and tax evasion. This association encompasses both self-interest and system justice criteria. Individuals with high openness to experience are characterized by strong moral principles, self-transcendence, and a deep sense of social responsibility, which make them less likely to engage in tax evasion for personal gain (SITE) or challenge the legitimacy of the tax system (JSTE). Their respect for rules, reflective nature, and intrinsic motivation to contribute positively to society further discourage unethical behavior. Empirical research indicates that individuals who identify as open are more inclined to adhere to ethical and legal standards (Benk, 2015; Hidayat & Sharkey, 2021; Khalil, 2022). Subsequent to the discussion, various hypotheses are formulated.

H_{1a}: There is a negative relationship between individuals' openness to experience and their Self-interest in Tax Evasion.

H_{2a} There is a negative relationship between individuals' openness to experience and the Justice of System Tax Evasion.

Conscientiousness and Tax Evasion

People high in conscientiousness are known for their strong organizational skills, goal orientation, effective planning, adherence to conduct codes, efficiency, responsibility, and dependability (Khalil & Sidani, 2022). Such individuals consistently follow social guidelines and strive to do things correctly (Diller et al., 2020). The 1991 Theory of Planned Behavior (TPB) proposed by Ajzen suggests that those who are conscientious are less inclined to participate in illegal taxing. A consensus among Jassem et al. (2022) and Sutrisno and Dularif (2020) is that this comparison lacks conclusiveness due to the influence of other variables. It is important to note that this comparison is not definitive. High conscientiousness is linked to lower involvement in unethical behavior due to a strong motivation for morally accepted activities and adherence to legal norms (Turner, 2014; Buecker et al., 2020). These individuals are more inclined to follow rules and ethical practices, making them less likely to engage in tax evasion (Anwar & Shah, 2022)

Conversely, individuals with low conscientiousness are less goal-oriented, organized, and responsible, showing lower productivity and a diminished sense of duty (Simha & Parboteeah, 2020; Jassem et al., 2022). They often disregard policies and rules, leading to a higher tendency towards unethical behavior, including tax evasion (Owusu et al., 2022). Despite their inherent focus on true work ethics and adherence to rules, conscientious people are more likely to engage in tax evasion when they perceive it aligns with their structured and goal-oriented approach. They may engage in self-interest tax evasion (SITE) when they rationalize that such actions serve their personal financial goals or perceived justice. Similarly, conscientious individuals might participate in the justice of system tax evasion (JSTE) if they believe that evading taxes serves a greater societal good or corrects perceived injustices in the system. Their

meticulous nature and ethical considerations lead them to rationalize tax evasion under specific conditions where they believe it benefits society or aligns with their principles, as noted in earlier studies for example, Dewanta and Machmuddah (2019), Anwar and Shah (2022), Khalil and Sidani (2022), and Bethencourt and Kunze (2020). Based on the above discussion, the following hypotheses are stated;

H_{3a}: There is a negative relationship between the conscientiousness of individuals and the Self-interest Tax Evasion.

H_{4a}: There is a negative relationship between the conscientiousness of individuals and the Self-interest Tax Evasion.

Extraversion and Tax Evasion

Extraverted individuals follow societal rules in their activities (Jassem et al., 2022) and strive to achieve their goals by any means (Wall et al., 2019). According to the 1991 theory of planned conduct proposed by Ajzen, extraverts exhibit a positive outlook towards engaging in tax evasion (Olaoye & Ogundipe, 2018). Recently, Khalil and Sidani, (2022) stated that extraversion individuals engage in unethical activities like tax evasion due to their manipulative behavior and tendency to impose their views on others. However, other studies suggest that extraversion is negatively associated with unethical activities, as these individuals often have clear goals and feel obligated to fulfill their duties, including tax payments (Jassem et al., 2022).

Despite this, extraversion is positively related to self-interested tax evasion due to their ambitious nature and tendency to conform to social expectations (Benk, 2015; Hidayat & Sharkey, 2021). Additionally, extraversion individuals influence their decision to engage in tax evasion if they feel in control of their financial situation (Agbetunde et al., 2022). The studies conducted by Benk (2015), Hidayat and Sharkey (2021), and Khalil (2022) revealed a statistically significant and positive association between extraversion and self-interested tax evasion. Individuals possess inherent ambition in their endeavor to achieve their objectives, which could perhaps account for this association. Individuals with extraverted traits possess wider social networks and engage in more social interactions. Their social circle contains a greater number of friends and acquaintances. The aforementioned conduct might impact an individual's liability for tax evasion. Based on the findings of Owusu et al. (2022), those with extroverted traits are more inclined to adhere to social conventions. An investigation conducted by Khalil and Sidani (2022) revealed a direct relationship between extraversion and tax evasion within the court system. Agbetunde et al.'s (2022) hypothesis suggests that individuals with extroverted tendencies are more likely to engage in tax evasion when they believe they can elude discovery. Hypotheses are developed based on the previously presented information.

H_{5a}: There is a positive relationship between extraversion and the Self-interest Tax Evasion.

H_{6a}: There is a positive relationship between extraversion and the Justice of the System of Tax Evasion.

Agreeableness and Tax Evasion

Acceptable individuals possess qualities of kindness, sensitivity, forgiveness, helpfulness, and honesty. Based on the findings of Khalil and Sidani (2022), they demonstrate empathy for others and deter detrimental actions. Diller et al. (2020) and Kvasova (2015) discovered that individuals who possess kindness and compassion tend to exhibit a greater propensity to refrain from immoral behavior and give priority to maintaining harmonious relationships. The influence of attitudes on intentions and actions is a fundamental principle of planned behavior. Those with a high level of agreeableness view tax evasion as morally incorrect and give priority to tax compliance, indicating a negative correlation between agreeableness and tax evasion (Agbetunde et al., 2022). Agreeable individuals are less likely to engage in criminal activities, and instead focus on achieving their goals through ethical means (Simha & Parboteeah, 2020). They prioritize building positive relationships and avoid unethical actions like tax evasion (Buecker et al., 2020). Conversely, those low in agreeableness, often characterized as antagonistic, are more prone

to conflict and harmful behaviors, including tax evasion (Olexova & Sudzina, 2019; Holman & Hughes, 2021). They tend not to treat others with respect and are more involved in unethical activities (Jassem et al., 2022).

According to Benk (2015) and Hidayat and Sharkey (2021), there exists a modest negative correlation between agreeableness and self-interested tax evasion. This can be attributed to the sensitive disposition and strong sense of responsibility experienced by the individual. Agreeable people often have better self-control and feel confident in fulfilling their tax obligations (Ariyanto et al., 2020). They are also more likely to conform to societal expectations, avoiding tax evasion to maintain their agreeable image and avoid social disapproval (Owusu et al., 2022).

According to Benk, (2015); Hidayat and Sharkey, (2021) and Khalil, (2022) agreeableness has a negative relationship with Self-interest tax evasion (SITE) due to their sensitive nature. It includes factors such as self-efficacy, knowledge, and external constraints. Agreeable individuals may have a higher sense of self-control and responsibility, leading to a greater perceived behavioral control over tax compliance. They may feel confident in their ability to understand and fulfill their tax obligations, reducing the likelihood of resorting to tax evasion (Ariyanto et al., 2020). Agreeableness has a slightly positive relationship with Justice of system tax evasion (JSTE) due to agreeable behavior (Khalil & Sidani, 2022). Individuals with high agreeableness may be more likely to conform to societal expectations and norms. If tax compliance is considered socially desirable and agreeable individuals perceive a strong social pressure to pay taxes honestly, they may be less likely to engage in tax evasion to maintain their agreeable image and avoid social disapproval (Owusu et al., 2022). The following hypotheses stem from the above discussion.

H_{7a}: There exists an inverse correlation between agreeableness and self-interest in the context of tax fraudulent activities.

H_{8a}: Agreeableness and Justice of System Tax Evasion are inversely related.

Neuroticism and Tax Evasion

Neuroticism is a personality characteristic associated with feelings of anger, stress, anxiety, depression, and emotional volatility (Khalil & Sidani, 2022). Individuals exhibiting elevated levels of neuroticism frequently encounter challenges related to pessimistic ideation and difficulty adapting to unfamiliar circumstances (Anwar & Shah, 2022; Buecker et al., 2020). According to Holman and Hughes (2021), individuals with this condition are susceptible to feelings of anxiety, annoyance, and depression, and may encounter difficulties in assimilating into society. Ajzen's (1991) Theory of Planned Behavior posits that neurotic persons may form unfavorable attitudes towards tax compliance as a result of anxiety, guilt, and dread. They may see tax cheating as a means to relieve their stress (Agbetunde et al., 2022). Previous research suggests that persons with high levels of neuroticism are more prone to engaging in unethical behaviours, such as tax evasion (Alalehto, 2003; Ramirez Correa, 2017).

Conversely, emotionally stable individuals—those scoring low in neuroticism—are calm, less easily manipulated, and less likely to engage in unethical activities (Owusu et al., 2022; Jassem et al., 2022). According to Dewanta and Machmuddah (2019); Holman and Hughes, (2021), and Jassem et al., (2022) neuroticism has a positive relationship with Self-interest tax evasion (SITE) due to their less emotional stability. This perceived lack of control may lead them to engage in tax evasion as a way to regain a sense of control over their financial situation (Sutrisno & Dularif, 2020).

There exists a notable positive correlation between neuroticism and Justice of System Tax Evasion (JSTE) due to the increased difficulty in individuals to familiarize themselves with society (Khalil & Sidani, 2022). Subjective norms and social constraints may exert a greater influence on neurotic persons, given their heightened sensitivity to criticism and rejection. Perceiving tax evasion as socially acceptable or witnessing others engaging in similar activities may increase the likelihood of individuals rationalizing their own tax

evasion acts (Ariyanto et al., 2020). The aforementioned consideration leads to the formulation of the following hypotheses.

H_{9a}: There exists a direct correlation between neuroticism and self-interest tax evasion.

H_{10a}: A direct correlation exists between neuroticism and the Level of Justice in System Tax Evasion.

Religious Perspective on Tax Evasion

Religion exerts a profound influence on the everyday dynamics of society. Religious religiosity refers to the norms, objectives, beliefs, and values that individuals possess toward religion (Budiarto et al., 2018). Religious identification and commitment have been the primary focus of research on religiosity (Kurnianingsih & Atmoko, 2022). An individual's religious allegiance is clearly apparent, such as belonging to Islam, Christianity, or Judaism. Religious commitment refers to the degree to which an individual adheres to their religious beliefs and fully incorporates them into their everyday choices (Agbetunde et al., 2022). Prior tax concealing research has investigated the correlation between religious commitment and beliefs in Islam, Christianity, Judaism, and other religions. Numerous studies demonstrate that religion has a detrimental impact on tax evasion, notwithstanding the distinct beliefs and ethical principles associated with each religion. According to Khalil and Sidani (2020), those who possess a high level of religiosity tend to refrain from engaging in wrongdoing, whereas those with low religiosity do. Religious beliefs can be said to promote acts of heroism and moral conduct.

H_{10a}: There exists an inverse correlation between religiosity and self-interest tax evasion.

H_{10a}: There exists an inverse correlation between religiosity and the Tax Evasion Justice of the System.

Religiosity as a Moderator

The primary objective of this study is to ascertain the impact of personality dimensions on tax evasion. Nevertheless, a single characteristic does not necessarily influence an individual's tax evasion conduct. Gender, socioeconomic level, population characteristics, and religious affiliation can influence these associations. The present study investigates the direct correlation between personality indicators and tax evasion, as well as the moderating influence of religiosity. Their relationship is the main subject of the investigation. Multiple studies have demonstrated that religion precisely establishes moral principles and differentiates between what is morally right and wrong (Benk et al., 2016; Khalil & Sidani, 2022). Furthermore, according to Nurunnabi (2018), religion discourages immoral conduct and has a detrimental effect on tax avoidance. Religion discourages, corroboration of this concept. Research conducted by Agbetunde et al. (2022) revealed that individuals with religious beliefs are less prone to tax evasion, irrespective of their personality traits. Purnamasari and Sari (2021) found that religious beliefs enhance personality traits, in turn reducing the occurrence of socially undesirable behaviors. Therefore, additional variables such as religion may attenuate the relationship between personality and tax evasion (Owusu et al., 2022).

Building upon the preceding discourse, the subsequent hypotheses were formulated:

H₂: Religiosity moderates the relationship of personality traits with Self-interest Tax Evasion and Justice of the System Tax Evasion.

METHODOLOGY

Participants and Procedure

To investigate the influence of personality traits and religion on the tax evasion attitude of individuals residing in Pakistan, this study specifically targeted salaried and self-employed persons whose income is within the taxable income bracket. The population of the study is unknown or difficult to define. So, this research uses the convenient snowball sampling technique (Owusu et al., 2022). In the current study,

personality traits are selected as the independent variable due to their nearly uniform impact across the entire population, thereby minimizing the likelihood of bias.

For data collection through a questionnaire survey, initially, 500 questions were distributed to individuals whose income is taxable and who were willing to participate in this research study. The respondents were also clarified in case they did not understand the technical terms or phrases. Some participants chose not to respond, while, many other participants responded on the second or third reminder. Some respondents provided inaccurate or socially undesirable answers. After discarding incomplete or wrongly filled questionnaires, 443 responses were used for analysis.

Variables and their Measurements

The questionnaire employed in this study comprises two primary sections: The first category comprises demographic data of the study participants, including age, gender, education, employment, income level, and religion. The second component comprises three sub-sections: tax evasion mindset, familial characteristics (FFM), and religion. A five-point Likert scale was employed to document the responses of participants for each item. Table 1 provides a concise overview of the variables, their dimensions, the question items employed to assess each dimension, and their respective sources.

Table 1. Variables and their measurement

Variables	Dimensions	Items	References
Dependent Tax Evasion	- Justice of System Tax Evasion (JSTE) - Self-interest Tax Evasion (SITE)	8	Khalil (2022)
Independent Personality traits	- Openness to Experience (O) - Conscientiousness (C) - Extraversion (E) - Agreeableness (A) - Neuroticism (N)	13	Khalil & Sadani (2022)
Moderator Religiosity	Religiosity (REG)	10	McGee et al. (2020)

Data Analysis

Analysis was conducted to assess the internal consistency, convergent validity, and discriminant validity of eight tax evasion, ten religion, and thirteen personality trait attributes. Construct validity and reliability were evaluated using these approaches. Construction dependability was evaluated using composite reliability (CR) ratings. The KMO and Bartlett's sphericity test were employed to assess the adequacy of the sample (Khalil & Sidani, 2020). This study employed Structural Equation Modelling (SEM) and Smart PLS to investigate the impact of religious beliefs and personality factors on attitudes towards tax evasion.

RESULTS AND DISCUSSION

Demographic Characteristics

Analysis of demographics is an invaluable tool for comprehending and analysing the features of a sample. Demographic characteristics encompass the qualities that delineate the condition of individuals or a group, including age, gender, ethnicity, and income. This study included variables such as gender, age, educational attainment, employment status, and income bracket. Analysed in Table 2, the profile of participants reveals that the bulk of respondents are male, over 89% are mature and fall within the age range of 31-50, 42% have intermediate education, and 38% are graduates. The distribution of responses regarding employment status is nearly uniform. Approximately 48 % are salaried persons and 52% are self-employed. With reference to taxable income majority of the respondents are earning more than Rs. 100,000 per month. Demographic analysis of respondents shows that the sample distribution represents the population distribution regarding the problem under investigation.

Table 2. Profile of participants

Participants	Number	Percentage
Gender		
Female	36	8.1
Male	407	91.9
Age		
20 -30	35	7.90
31-40	189	42.66
41-50	180	40.63
50 above	39	8.80
Education Level		
Matric	47	10.6
Intermediate	186	41.98
Graduate	169	38.1
Master	37	8.35
Other	4	.9
Employment		
Salaried person	214	48.3
Self-employed	229	51.7
Income range (Monthly)		
Below 100,000	59	13.31
100,001-400,000	197	44.5
400,001-800,000	169	38.14
800,001 above	18	4.1

Descriptive Statistics

Descriptive statistics are employed to succinctly and comprehensively summarise a dataset. These metrics encompass measures of central tendency, variability, and data dispersion. These methodologies offer a comprehensive data summary and facilitate the identification of patterns and correlations. The descriptive analysis, presented in Table 3, indicates that the mean response for the majority of questions is four or nearly four, with a standard deviation of one or nearly one. These findings indicate that participants usually expressed agreement with the items of each dimension.

Table 3. Descriptive statistics of items.

Items	Mean	Observed min	Observed max	Standard deviation
A1	3.919	1.000	5.000	0.996
A2	4.151	1.000	5.000	0.913
C1	4.142	1.000	5.000	0.894
C2	4.192	1.000	5.000	0.773
C3	4.176	1.000	5.000	0.818
E1	3.133	1.000	5.000	1.231
N1	3.278	1.000	5.000	1.111
N2	3.332	1.000	5.000	1.129
N3	2.916	1.000	5.000	1.200
O1	3.950	1.000	5.000	1.055
O2	3.858	1.000	5.000	1.023
O3	3.860	1.000	5.000	0.925
JSTE1	3.219	1.000	5.000	1.233
JSTE2	3.282	1.000	5.000	1.204
JSTE3	3.273	1.000	5.000	1.261
JSTE4	3.185	1.000	5.000	1.333
SITE1	3.312	1.000	5.000	1.321
SITE2	3.470	1.000	5.000	1.247

SITE3	3.255	1.000	5.000	1.352
SITE4	3.284	1.000	5.000	1.364
R1	3.896	1.000	5.000	1.044
R2	3.919	1.000	5.000	0.942
R3	3.896	1.000	5.000	0.933
R4	4.023	1.000	5.000	0.899
R5	4.181	1.000	5.000	0.828
R6	3.709	1.000	5.000	1.023
R7	3.580	1.000	5.000	1.092
R8	3.736	1.000	5.000	1.039
R9	3.614	1.000	5.000	1.027
R10	3.675	1.000	5.000	1.025

Reliability Analysis

The purpose of reliability analysis is to evaluate the internal consistency or reliability of a collection of items or variables that are designed to measure a particular construct or notion. Table 4 presents the assessment of the reliability of each variable using Cronbach's Alpha, a widely employed metric for measuring internal consistency dependability. The Cronbach's Alpha value specified in Table 4 exceeds 0.60 for all variables, except neuroticism. It indicates that there is internal consistency among the data of a variable. Hence, the majority of the variables exhibit dependability. Moreover, the total dependability exceeds 0.80.

Table 4. Reliability analysis of variables

Variables	Cronbach's alpha	Items
Agreeableness	0.617	3
Conscientiousness	0.755	3
Neuroticism	0.578	3
Openness to experience	0.654	3
Religiosity	0.816	10
Self-interest tax evasion factor	0.947	4
The justice system of tax evasion system'	0.926	4
Total	0.854	31

Convergent and Discriminant Validity

Convergent validity quantifies the degree of correlation among measurements of a given concept. Comparative analysis of several measurements of a given construct is conducted to assess their internal consistency. The KMO statistical measure can determine the suitability of a sample for factor analysis. Values approaching 1 suggest superior sampling. A KMO value of 0.805 indicates that the sample size is enough for doing factor analysis. KMO values between 0.5 and 0.7 are considered satisfactory, whereas those above 0.7 are outstanding.

Table 5. KMO and Bartlett's test of sphericity.

KMO measure of sample adequacy		0.805
Bartlett's test of Sphericity	Chi. Square	8092.835
	Df	465
	Significance	0.000

Correlation Analysis

Correlation analysis is a statistical technique that is employed to investigate the linear relationship between two variables and determine their level of association. The correlation analysis in Table 6 reveals a positive correlation of 0.048 between conscientiousness and the justice of system tax evasion (JSTE). This

suggests a less favourable perception of the judicial system. There is a positive correlation of 0.244 between the variable of openness to experience and self-interest tax evasion (SITE), suggesting a higher likelihood of engaging in tax evasion due to self-interest. Neuroticism is positively correlated with both openness to experience (0.026) and religiosity (0.055). Agreeableness is positively correlated with neuroticism (0.070) and negatively correlated with extraversion (-0.277). Extraversion is positively correlated with openness to experience (0.124), but negatively correlated with religiosity (-0.020). This correlation analysis provides valuable insights into the relationships between personality traits, religiosity, and attitudes towards tax evasion.

Table 6. Correlation analysis of variables

Correlation	Conscientiousness	Openness to Experience	Neuroticism	Agreeableness	Extraversion	Religiosity	JSTE	SITE
Conscientiousness	1							
Openness to experience	0.082	1						
Neuroticism	-0.136	0.026	1					
Agreeableness	0.023	0.129	0.070	1				
Extraversion	-0.078	-0.124	0.277	0.104	1			
Religiosity	0.333	0.307	0.055	0.143	0.020	1		
JSTE	0.048	0.232	0.175	0.051	0.206	0.247	1	
SITE	0.129	0.244	0.161	0.024	0.189	0.203	0.883	1

Regression Analysis

Regression analysis is a statistical method used to determine the relationships between a dependent variable and one or more independent variables. Using this approach, it is possible to assess the extent and statistical significance of the correlation between variables and make predictions about the dependent variable. The regression analysis presented in Table 7 demonstrates the impact of personality traits on attitudes towards tax evasion. This encompasses both employed and self-employed individuals.

Table 7. Regression analysis for personality traits and tax evasion attitude

Variables	JSTE	SITE
	Coefficients	Coefficients
Conscientiousness	-0.001*	0.140*
Extraversion	0.125*	0.094*
Neuroticism	0.112*	0.158**
Openness to experience	-0.146*	-0.0156**

** . The coefficient is significant at the 0.01 level (2-tailed); * . The coefficient is significant at the 0.05 level (2-tailed).

Table 7 presents the coefficients and statistical information for two models predicting the dependent variable justice system of tax evasion and self-interest tax evasion. The coefficients of agreeableness and openness with JSTE and SITE reported in Table 7 are negative and statistically significant. It implies that individuals having a higher degree of agreeableness are less inclined towards tax evasion. The coefficient of conscientiousness with JSTE is negative while with SITE is positive. It shows that highly conscientious individuals' attitude is to evade less tax concerning the justice system while evading more tax for their self-interest motives. The coefficients for extraversion and neuroticism are positive and statistically significant. The results establish that individuals who are more extroverted and neurotic are more likely to have a tax evasion attitude for the justice system as well as for their self-interest.

The moderating analysis reported in Table 8 shows, unexpectedly, religiosity has a positive coefficient, which implies that the more religious is an individual more likely he will have a tax evasion attitude. Religiosity has coefficients of 0.237 for JSTE and 0.172 for SITE, indicating a positive relationship, suggesting that more religious individuals may engage in higher levels of tax evasion, implying that religious beliefs might not

significantly deter tax evasion in daily activities. Further, coefficients for interaction terms reported in Table 8 are significantly different from the coefficients of personality attributes reported in Table 7. These findings indicate that religious commitment plays a significant role in the correlation between personality traits and the experience of tax evasion. There is a negative correlation of -0.027 between religiousness and openness to experience for JSTE and 0.031 for SITE. Based on these coefficients, the association between openness to experience and tax evasion attitudes is moderated by religion. A coefficient of 0.124 indicates that the relationship between conscientiousness and tax evasion attitudes is positively moderated by the interaction of religiosity with JSTE and SITE. The positive moderation of the interaction between neuroticism, JSTE, and SITE yields a correlation coefficient of 0.141. Coefficients of -0.056 and -0.132 indicate that religious moderators have a negative impact on agreeableness and JSTE and SITE, respectively. Furthermore, it reduces the associations between extraversion and JSTE and SITE to levels of -0.076 and -0.029, respectively. Both associations are affected by this.

Table 8. Moderation analysis of tax evasion attitude.

Variables	JSTE	SITE
	Coefficients	P values
Religiosity	0.237**	0.172*
Religiosity x Openness to experience	0.027*	0.031
Religiosity x Conscientiousness	0.128*	0.141*
Religiosity x Agreeableness	-0.056*	-0.0132*
Religiosity x Extraversion	-0.076	-0.029*
Religiosity x Neuroticism	0.141**	0.024*

** . The coefficient is significant at the 0.01 level (2-tailed); * . The coefficient is significant at the 0.05 level (2-tailed).

Table 9. Differences in tax evasion attitude of salaried vs self-employed individuals.

Variables	JSTE	SITE
Salaried Person		
Agreeableness	0.039	0.082
Conscientiousness	0.043	0.249
Extraversion	0.063	0.044
Neuroticism	0.162	0.057
Openness to experience	0.014	0.017
Religiosity	0.349*	0.238*
Religiosity x Conscientiousness	0.058	0.145
Religiosity x Openness to experience	0.053	0.034
Religiosity x Agreeableness	-0.110	-0.040
Religiosity x Neuroticism	0.061	0.059
Religiosity x Extraversion	-0.155	-0.031
Self-Employed Person		
Agreeableness	-0.155	-0.194*
Conscientiousness	0.072	0.180
Extraversion	0.225*	0.202
Neuroticism	0.125	0.188*
Openness to experience	0.084	0.155
Religiosity	0.268	0.239
Religiosity x Conscientiousness	0.093	0.006
Religiosity x Openness to experience	-0.138	-0.008
Religiosity x Agreeableness	0.073	0.080
Religiosity x Neuroticism	0.046	-0.001
Religiosity x Extraversion	-0.020	-0.030

Nevertheless, the subsamples in Table 9 demonstrate that personality traits such as religion have varying impacts on tax evasion attitudes depending on individual occupation. Research indicates that the tax

evasion attitudes of self-employed individuals are more significant in being impacted by their personality and religion compared to those of salaried individuals. Moreover, both salaried and self-employed individuals show interaction effects between religiosity and each personality traits, indicating that the influence of religiosity may vary based on individual personality characteristics. Notably, the interaction between religiosity and conscientiousness is strong for both groups. Salaried individuals generally score higher on agreeableness, conscientiousness, and neuroticism, whereas self-employed individuals score higher on extraversion and openness to experience. Additionally, salaried individuals tend to have a slightly stronger religiosity effect as compared to their self-employed counterparts.

Discussion

This study aimed to examine the hypothesis that attitudes towards tax evasion are influenced by personality and religious beliefs. Furthermore, the study investigated the moderating effects of religious views on the relationship between personality traits and tax evasion. A total of 443 questionnaires were included in the analysis. This study employed the Five-Factor Model (FFM) and the Theory of Planned Behaviour to investigate the psychological factors contributing to tax evasion. The results indicated a notable negative correlation between conscientiousness and self-interest tax evasion (SITE) but were not found to be associated with justice-driven tax escape. Due to their robust moral and ethical principles, conscientious individuals are less inclined to participate in tax evasion.

This conclusion corroborates the findings of recent studies (Turner, 2014) which established a negative correlation between conscientiousness and unethical conduct. Consistent with expectations, conscientiousness had little impact on JSTE. One plausible explanation is that diligent individuals who perceive the tax system as unjust may encounter difficulties in carrying out their governmental responsibilities and ensuring equitable treatment of others. Given these circumstances, they may prioritize ethical equity above adherence to the law. A study conducted by FFM and Sidani et al. (2014) shown that individuals with idealistic beliefs in a dysfunctional tax system may mentally construe tax theft as a means to advance fairness rather than as a responsibility of the government. This perspective aligns with the conclusions of any researcher.

The trait of agreeableness significantly impacts attitudes towards tax evasion. This tendency may be attributed to corruption and economic inequity inside Pakistan's tax system. As a result, agreeable individuals may not feel obligated to comply with tax regulations (Jassem, Al-Rawi, & Ali 2020). Nevertheless, the statistical findings did not substantiate the idea that individuals who are known for their empathy and compassion would have a negative opinion of SITE. The widespread corruption, ineffective tax administration, and unjust distribution of money in Pakistan have resulted in a crisis of public confidence in the government and tax officials. The moral consciousness of tax dodging in Pakistani culture may have diminished significantly over time. Hence, even those with good character may not feel compelled to adhere to such a framework, so elucidating the lack of correlation between SITE and agreeableness.

The investigation revealed a correlation between receptiveness to novel experiences and the practice of tax evasion. This corroborates Turner's study conducted in 2014. The study conducted by Ackerman (2017) suggests that openness to experience, which encompasses creativity, inventiveness, and intellectual curiosity, has an impact on ethical decision-making and perspectives on tax evasion. Evidence from Khan et al. (2016) suggests that extraversion has no substantial impact on tax evasion mentality. The study conducted by Huels (2017) detected a limited association between extraversion and financial irresponsibility. An intriguing finding is that there was no association between neuroticism and tax evasion. Khan et al. (2016) proposed that the situational framework of behavior employed by neurotic individuals could elucidate this phenomenon. Although they have strong moral principles, these individuals may engage in immoral behavior to alleviate their anxieties and feelings of guilt. An analysis revealed that neuroticism has no impact on attitudes towards tax evasion.

Research suggests that religion plays a moderating role in the relationship between extraversion and SITE. These data indicate that individuals who are religious extroverts are more prone to have a negative opinion of SITE. Religious doctrines promote moral principles and forbid harm, so this is logical. The religious beliefs and empathy of extraverted individuals appear to influence their opinions about SITE. This statement holds particularly true considering the detrimental impact that tax evasion has on both society and the national economy. Religion serves as a moderator in the relationship between conscientiousness and critical thinking and evaluation. Religious individuals with higher levels of conscientiousness expressed more unfavorable opinions of SITE. This phenomenon may be attributed to the amalgamation of their religious beliefs with ethical principles.

The studies conducted by McGee (1998), (1999), and Dokmen (2018) showed a negative correlation between religiosity and the mindset of tax cheating. Indeed, this statement holds despite the existence of slight variations in values and ethics among religious groups. This study revealed that those who are conscientious and extraverted and follow a religious lifestyle exhibit more pronounced views towards tax evasion. This is attributed to their feeble religious belief and their disregard for everyday religious observance (Kurnianingsih & Atmoko, 2022). An analysis of subgroups of individuals who are employed and self-employed revealed that personality traits and level of religious devotion have distinct impacts on attitudes towards tax evasion. The tax evasion behavior of salaried individuals is more strongly influenced by agreeableness, conscientiousness, and neuroticism. The tax evasion behavior of self-employed individuals is more strongly influenced by their extraversion and openness to experience. The findings suggest that employed individuals are less inclined to engage in tax evasion as they make direct payments at the point of origin. Self-employed individuals, by virtue of their extraversion and need for novel experiences, have a higher statistical propensity to engage in tax evasion. Additionally, this study revealed that employed individuals possess distinct personality characteristics and religious convictions compared to self-employed individuals. These results indicate that religiosity has a distinct moderating effect on personality traits and tax evasion mindset in these two groups.

CONCLUSIONS AND POLICY IMPLICATIONS

In conclusion, the study revealed that attitudes towards tax evasion are influenced by personality and religion. It applies to both salaried and self-employed individuals. The argument underscores the difficulties of assessing personality traits and attitudes towards tax evasion, as well as the requirement of accurately interpreting the outcomes of such evaluations. When developing tax education and communication interventions to address tax evasion, government officials should take into account psychological and religious disparities. The optimal design of tax incentive programs to promote voluntary tax compliance requires the alignment of personality features with individuals' beliefs and actions. Provision of psychological assistance to taxpayers can also serve as a preventive measure against personality-based taxation. In developing nations, a comprehensive strategy may involve enhancing tax literacy, advocating for societal benefits, collaborating with religious leaders, and arranging events to promote ethical tax management.

Limitations and Future Research Directions

The different cultural, economic, and sociological factors may exert distinct influences on beliefs about tax evasion, thereby posing challenges in generalizing the findings. Furthermore, the study investigates attitudes towards self-interest and justice-oriented tax avoidance. These views may fail to consider other facets as they may not comprehensively address individuals' thoughts on tax evasion. The phenomenon of participants providing socially acceptable responses instead of their genuine beliefs is referred to as social desirability bias.

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