

## What Shapes Tax Morality? A Study of Indonesian Taxpayers Factors

Nur Safriani A'lam<sup>1</sup>, Yuni Nustini<sup>\*</sup>

<sup>1,2</sup>Department of Accountancy, Islamic University of Indonesia, Yogyakarta, Indonesia

**KEYWORDS:** Tax-morale, tax-payer, tax-awareness, tax justice, tax literacy, life satisfaction

**Corresponding Author:**  
Nur Safriani A'lam

**Publication Date:** 22 September-2025  
**DOI:** [10.55677/GJEFR/19-2025-Vol02E9](https://doi.org/10.55677/GJEFR/19-2025-Vol02E9)

**License:**  
This is an open access article under the CC BY 4.0 license:  
<https://creativecommons.org/licenses/by/4.0/>

### ABSTRACT

This research examines factors that shaped the tax morale of Indonesian taxpayers. The factors include tax justice, tax literacy, life satisfaction, age, and educational attainment. Tax morale is defined as an internal attitude reflecting taxpayers' awareness of their duty to pay taxes and their conviction that taxation supports societal welfare. The study employed a convenience sampling approach, yielding 200 Indonesian taxpayers as respondents. Data were gathered through a structured questionnaire using a six-point Likert scale, distributed via social media. The analysis utilized SmartPLS version 4. At the 5% significance level, the results reveal that tax justice, tax literacy, and life satisfaction significantly influence tax morale. Additionally, educational attainment strengthens the relationship between life satisfaction and tax morale, but weakens the link between tax literacy and tax morale. Meanwhile, age shows no significant impact. These results highlight the importance of instilling tax awareness from the elementary education stage, rather than limiting efforts to certain age groups.

### 1. INTRODUCTION

Taxes serve as the backbone of Indonesia's state revenue. In the 2024 State Budget (APBN), tax revenue accounts for 82.4% of total projected income, or approximately 2,309.9 trillion rupiah (Goodstats, 2024). A considerable of low awareness and non-compliance among Indonesian taxpayers raise concerns about tax morale and the sustainability of government financing.

Since tax revenues constitute a primary source of government funding, ensuring public adherence to tax obligations is essential. Report from the Indonesian Directorate General of Taxes (DGT) ascertained that tax revenue targets from year 2020 to 2024 experienced increases; even though the rate of increases in tax revenues has shown a downward trend (Goodstats, 2024). The downwards indicated challenges in sustaining compliance and tax morale. While people understand that taxes are the primary income for Indonesia to build state facilities for the benefit of the citizens, in reality, not all Indonesians are tax-conscious.

Limited tax awareness, insufficient tax literacy, and low public trust may hinder consistent revenue collection. Strengthening taxpayers' awareness is therefore essential to ensure stable and sustainable fiscal capacity. Tax morality is a highly interesting area for policymakers, as tax morality and tax compliance are closely linked. Recent data show that Indonesia's formal compliance ratio for annual tax return submissions in 2024 is around 83–88%, below the international benchmark of 85% and well short of the ideal 90% (DDTC, 2024). Despite the existing reporting mechanisms, many taxpayers—both individuals and entities—still engage in undetected legal and illicit practices. Limited human resources and technology within the tax authority, coupled with low tax morality, further reduce state revenue and weaken national development and governance. Governments around the world have made concerted efforts to address low tax morale as countries close tax loopholes (OECD, 2015).

Although tax morale is a critical issue, empirical studies in the Indonesian context are scarce. Alexander and Balavac-Orlic (2022) examined this topic in the United States and United Kingdom, focusing on public sector employees, and highlighted the need for cross-context studies to test the robustness of findings. Given that contextual differences can lead to divergent outcomes (Csaszar & Ostler, 2020), investigating tax morale in Indonesia is both timely and necessary.

This study would like to examine how tax-justice, tax literacy, and life satisfaction affect the tax morale of Indonesian taxpayers, while taking age and education level into controlling variable.

## 2.0 LITERATURE REVIEW AND HYPOTHESIS

### 2.1. Theory of Attitude and Behavior (Theory of Attitude and Behavior)

A more comprehensive model of interpersonal behavior by Triandis (1980) explains that social factors, emotions, and perceived consequences can influence behavioral goals and, in turn, influence a person's behavior. Therefore, it can be interpreted that such behavior occurs when environmental conditions hinder it. Tax morality refers to an attitude rooted in taxpayers' awareness, shaped by cognitive dispositions, prevailing regulatory provisions, and external influences such as social interactions and habitual practices. The independent variables of this study which are tax justice, tax literacy, and life satisfaction are closely related to the theory of attitudes and behavior (Triandis, 1980).

### 2.2. Tax Morality

According to Ciziceno and Pizzuto (2022), tax morale denotes a positive attitude toward taxation shaped by both extrinsic and intrinsic motivations, encompassing various psychological determinants. It represents an intrinsic characteristic in fulfilling tax obligations, grounded in taxpayers' awareness that tax revenues substantially contribute to societal welfare (Cummings et al., 2009). Rather than assessing individual behavior, tax morale pertains to attitudes and perceptions, framing tax payment as a moral obligation whereby individuals acknowledge its role in advancing the public good.

### 2.3. The Influence of Tax Justice on Tax Morality

Fairness is thought to impact tax morality, or individuals' willingness to pay taxes without coercion. When the public perceives that the tax system is sound and that the state budget is managed fairly, they feel a sense of morality about paying taxes increases. When the government is fair in distributing taxes and managing tax funds with the goal of improving social welfare and equitable development, the public will perceive paying taxes as a social responsibility. Tax-justice, a good perception of tax-fairness will encourage taxpayers to comply. The dimension of tax-justice is one of the key variables influencing tax compliance behavior (Jackson and Milliron, 1986)

A previous research conducted by Nasution et al. (2020) explained that taxpayer fairness influences taxpayer trust, while taxpayer trust will influence taxpayer psychology which will form tax morale within taxpayers. Another research supervised by Alexander & Balavac-Orlic (2022) clarified that justice influences tax morality, perceptions of justice increase tax morality when FTL (*Financial Tax Literacy*) high. From this relationship, a proposed hypothesis is:

H1: Tax justice has a positive effect on tax morality

### 2.4. The influence of tax literacy on tax morality

Good tax literacy enables individuals to understand the direct and indirect benefits of taxes. With the tax literacy, individuals will perceive paying taxes as a social obligation that contributes to the nation's progress and the public interest. A research conducted by Cvrlje (2015) found that tax literacy influences tax morality and tax compliance. Meanwhile Alexander & Balavac-Orlic (2022) confirmed that finance tax literacy provides a moderating influence on fairness and tax morality. A person with high financial tax literacy will strengthen the influence of tax fairness on tax morality. Moreover, Oseiuh (2025) proved that among taxpayers, an effective tax system depends on tax literacy, tax education, and tax compliance behavior. A hypothesis can be developed as:

H2: Tax literacy has a positive effect on tax morality.

### 2.5. The Influence of Life Satisfaction on Tax Morality

Life satisfaction is often associated with psychological and emotional well-being. People who are satisfied with their lives tend to be mentally stable and self-confident. This can increase awareness of social obligations, such as the obligation to pay taxes honestly. A high level of life satisfaction increases a person's sense of social responsibility and increases their willingness to pay taxes. Nadirov et al. (2021) defended that a high level of life satisfaction can increase the proportion of individuals who file taxes in Azerbaijan. In addition, Ciziceno & Pizzuto (2022), as well as Tjondro (2018) explained that people with high levels of life satisfaction exhibit high tax morale. Life satisfaction is very important for tax morality. Andriani & Ashyrov (2024) found that individuals with higher life satisfaction are more likely to contribute to various public interests. The hypothesis that can be formulated is:

H3: Life satisfaction has a positive effect on tax morality

### 2.6. The support of Age to the influence of Life Satisfaction on Tax Morality

As people age, they tend to experience changes in their perspectives and priorities. When they are younger, they may focus more on personal and economic outcomes, while when they are older, they may pay more attention to social, moral, and collective values. Research by Torgler & Valev (2004) found that age is negatively correlated with rule-breaking. Increased life satisfaction is often associated with financial security and health, which can increase willingness to pay taxes and boost work enthusiasm. Life satisfaction often increases with age and can also help strengthen relationships and contribution to society. From the arguments, the following hypothesis can be drawn:

H4: Age strengthens the influence of life satisfaction on tax morality

## 2.7. The support of Education Level to the influence of Life Satisfaction on Tax Morality

Torgler & Schneider (2007) found that the more educated individuals are more likely to be aware of tax laws and issues than less educated taxpayers, and therefore more likely to understand the benefits provided by their government services. From the arguments, a hypothesis can be extracted:

H5: Education level strengthens the influence of life satisfaction on tax morality

## 2.8. Education Level Strengthens the Influence of Literacy on Tax Morality

Education level has the potential to be a moderating factor that strengthens the relationship between tax literacy and tax morality. Individuals with higher levels of education generally have better cognitive abilities in understanding complex information, including tax information. They also tend to have more rational and open attitudes toward social values, such as fairness and legal compliance (Torgler & Schneider, 2007). Therefore, when individuals with higher levels of education acquire tax literacy, the impact on tax morality is stronger than those with lower levels of education (Alexander & Balavac-Orlic, 2022). From the above arguments, the following hypothesis can be drawn:

H6: Education Level Strengthens the Influence of Literacy on Tax Morality

## 2.9. Research Framework

The involvements of each variables on this study can be observed in Figure 2.

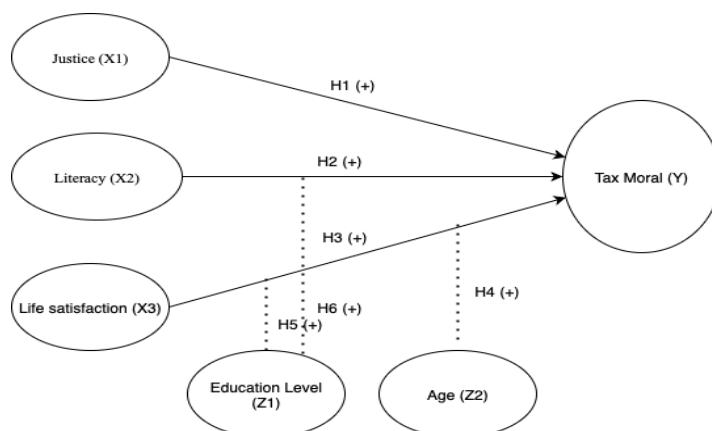


Figure 1. The Research Framework

## 3.0 METHODS

### 3.1 Research Population and Sample

The population of this study consists of all Indonesian taxpayers, totaling 80.27 million individuals registered with the Directorate General of Taxes as of the end of 2024. The sample was obtained through a convenience sampling technique, in which respondents were drawn from the accessible segment of the population based on the researcher's ease of contact and their willingness to complete the questionnaire (Sekaran & Roger, 2020). From the data collection process, 200 respondents participated and successfully completed the research questionnaire. The demographic characteristics of these respondents are presented in Table 1.

Table 1. Results of Sample Demographic Analysis

Description/Item	Frequency	Percentage
<i>Gender</i>		
Man	96	48%
Woman	104	52%
<i>Age Range</i>		
20 – 30 years	125	62,5%
31 – 40 years old	35	17,5%
41 – 50 years old	25	12,5%
51 – 60 years old	15	7,5%
<i>Work</i>		
Private officers	71	35,5%
Civil Servants/Soldier/Police	54	27%
Honorary Employees	6	3%
State-Owned Enterprises	13	6,5%

Description/Item	Frequency	Percentage
Professional	1	0,5%
Self-employed	16	8%
Others	39	19,5%
<i>Level of education</i>		
Highschool	33	16,5%
Undergraduate	154	77%
Graduate	13	6,5%

### 3.2 Research Variables and Measurement

The dependent variable in this study is tax morality, while the independent variables comprise tax justice, tax literacy, and life satisfaction, with age and level of education serving as moderating variables. Each item denoted the variables was measured using a six-point Likert scale ranging from 1 (strongly disagree) to 6 (strongly agree). The questionnaire was administered to respondents via Google Forms and distributed through social media platforms. Table 2 presents the indicators corresponding to each research variable.

**Table 2. Research Variables and Indicators**

Variables	Indicator	No. of Items	Reference
Tax Morality	Tax Morality	5 item	Fakile (2011)
Justice	Tax Justice	5 item	Stephana and Rini (2009), Stevanny (2019)
Literacy	Tax Literacy	5 item	Rahma Dwi Utami (2024), Farikha (2021)
Life satisfaction	Life Satisfaction	5 item	Pavot & Diener (1993)
Age	SMA (1), S1 (2), S2 (3), and S3 (4).	5 item	Alexander & Balavac-Orlic (2022)
Level of education	20 – 30 years (1), 31 – 40 years (2), 41 – 50 years (3), and 51 – 60 years (4)	5 item	

## 4. RESULTS AND DISCUSSION

### 4.1 Validity Test Results

The results confirm that all indicators meet the criteria for convergent validity, with outer loadings exceeding 0.6 and AVE values above 0.5 (Sarstedt et al., 2022), thereby validating the research model.

### 4.2 Reliability Test Results

As presented in Table 3, Reliability testing shows that all variables meet the thresholds for Cronbach's alpha and composite reliability (>0.7), confirming the robustness of the measurement constructs.

**Table 3. Reliability Test Results**

Variables	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Tax Justice	0.892	0.897	0.920
Tax Literacy	0.825	0.832	0.877
Life Satisfaction	0.869	0.875	0.906
Tax Morality	0.891	0.897	0.920

### 4.3 Inner Model Analysis

#### 4.3.1. Coefficient of Determination

**Table 4. R<sup>2</sup> Test Results**

Dependent Variable	R-square adjusted
Tax Morality	0.575

Based on the test results, the construct's coefficient of determination (R<sup>2</sup>) is 0.575, equivalent to 57.5%. This indicates that the research model explains 57.5% of the variance in tax morality through the variables of tax fairness, life satisfaction, tax literacy, age, and education level, while the remaining 42.5% is attributable to other factors beyond the scope of the model.

#### 4.3.2. Hypothesis Testing

Based on the proposed hypotheses, two criteria were applied for acceptance. First, the effect must be statistically significant at the 5% level. Under this criterion, one hypothesis was rejected: the moderating effect of age on the relationship between life satisfaction

and tax morality, with a significance value of 0.410. Second, as the test employed a one-tailed approach, the direction of the coefficient must align with the hypothesized relationship, namely positive. Under this criterion, the hypothesis stating that education level moderates the effect of tax literacy on tax morality was found to be significantly negative. Consequently, of the six hypotheses proposed, four were accepted. The detailed results are presented in Table 5.

**Table 5. Results of The Hypothesis Testing**

Proposed Influence	Original sample	P values	Conclusion
Tax Justice -> Tax Morality	0.070	0.000	Hypothesis supported
Life Satisfaction -> Tax Morality	0.531	0.000	Hypothesis supported
Tax Literacy -> Tax Morality	0.188	0.000	Hypothesis supported
Life Satisfaction * Age -> Tax Morality	0.005	0.410	<b>Hypothesis not supported</b>
Life Satisfaction * Education Level -> Tax Morality	0.064	0.001	Hypothesis supported
Tax Literacy * Education Level -> Tax Morality	-0.148	0.000	<b>Hypothesis not supported</b>

The influence of tax justice on tax morality can be interpreted through the Theory of Attitude and Behavior, which posits that when taxpayers perceive the tax system as fair—non-discriminatory and proportional—they are more inclined to comply with government tax regulations. Perceived fairness fosters psychological incentives to act honestly and reinforces the value of civic responsibility. Moreover, tax justice enhances trust in government institutions, thereby establishing positive social norms and promoting collective compliance. In contrast, perceived unfairness generates distrust, moral resistance, and a greater propensity for tax evasion.

Life satisfaction enhances tax morality as individuals who perceive themselves as prosperous tend to regard tax payment not merely as a legal obligation but as a meaningful form of social contribution. Life satisfaction itself refers to an individual's evaluative judgment of their overall quality of life, encompassing various domains such as self, family, friendships, community, and educational environment (Fadilah et al., 2018). Higher satisfaction with one's quality of life fosters trust in the state and tax administration institutions, thereby reinforcing the motivation to fulfill social responsibilities, including tax compliance. Empirical evidence indicates that the influence of life satisfaction on tax morality is consistent across age groups, as age does not significantly alter perceptions of well-being or moral commitment; thus, age does not moderate this relationship. In contrast, education level positively moderates the effect of life satisfaction on tax morality. Individuals with higher education are not only more knowledgeable about their tax rights and obligations but are also better able to associate life satisfaction with the ethical value of tax compliance. With a more developed moral and social framework, they exhibit stronger compliance tendencies when their lives are perceived as fulfilling. Prior research demonstrates that life satisfaction is closely associated with positive affect, negative affect, and depression (Durak et al., 2010).

Tax literacy positively influences tax morality by enhancing taxpayers' technical knowledge and ethical awareness. Individuals who comprehend the function of taxes are more cognizant of their societal impact, thereby developing stronger moral motivation. Moreover, tax literacy reinforces self-efficacy and perceived control over tax obligations. However, education level negatively moderates this relationship. Highly educated taxpayers tend to exhibit more critical and analytical thinking toward the tax system, making them more aware of legal loopholes and policy weaknesses, which may reduce moral motivation. In such cases, tax literacy can become a means to rationalize tax evasion if it is not accompanied by the internalization of ethical values. The concept and practice of tax literacy align with the tax awareness education program initiated by the Directorate General of Taxes, Ministry of Finance of the Republic of Indonesia, which seeks to equip taxpayers with knowledge and understanding of tax regulations. Through such literacy, taxpayers are expected to develop tax awareness and ultimately improve tax compliance (Ibda & Ahmadi, 2019).

## 5. CONCLUSION, LIMITATIONS AND SUGGESTIONS

### 5.1. Conclusion

Tax justice, tax literacy, and life satisfaction positively influence tax morale. Age does not moderate the relationship between life satisfaction and tax morale. Moreover, education level enhances the effect of life satisfaction on tax morale but diminishes the impact of tax literacy on tax morale.

### 5.2. Research Implications

1. For the government, this research is expected to provide additional information to improve the quality of service to taxpayers. The government can improve fairness in the tax system and increase public tax literacy through outreach and the distribution of soft content on tax literacy on social media. The government can also promote public welfare so that people will voluntarily contribute to paying taxes.
2. For academics, this research is expected to contribute to knowledge related to the factors influencing tax morality. This research provides information on references and literature for further research, particularly on factors that influence positive increases in tax morality.

### 5.3. Research Limitations

1. This study also experienced limitations in terms of the representation of respondents based on age, especially from the age group of 41 years and above, whose numbers were relatively small.
2. This research also had obstacles in distributing the questionnaire where the respondents' domiciles were not evenly distributed because there were still many provinces in Indonesia that had not been reached by researchers.

### 5.4. Suggestion

Regarding the research findings, several suggestions can be made. The government needs to continue to prioritize transparency, accountability, and equity in tax policies to build a perception of fairness in the eyes of taxpayers. Promoting Public Welfare as a Tax Compliance Strategy. This suggestion is made because life satisfaction has been shown to have the greatest influence on tax morale. Policies that improve citizens' quality of life—such as better public services, economic stability, and social security—can indirectly increase tax compliance. Improving Tax Literacy with an Emphasis on Ethical Values. Tax education programs need to be expanded, especially for people with lower secondary education levels, with an emphasis not only on technical knowledge but also on moral responsibility as citizens.

## REFERENCES

1. Alexander, P., & Balavac-Orlic, M. (2022). Tax morale: Framing and fairness. *Economic Systems*, 46(1). <https://doi.org/10.1016/j.ecosys.2021.100936>
2. Andriani, L., & Ashyrov, G. (2024). Life satisfaction and tax preferences in transition economies. *Www.Elsevier.Com/Locate/Ecosys*.
3. Ciziceno, M., & Pizzuto, P. (2022). Life satisfaction and tax morale: The role of trust in government and cultural orientation. *Journal of Behavioral and Experimental Economics*, 97. <https://doi.org/10.1016/j.soec.2021.101824>
4. Csaszar, F. A., & Ostler, J. (2020). A contingency theory of representational complexity in organizations. *Organization Science*, 31(5), 1198–1219. <https://doi.org/10.1287/orsc.2019.1346>
5. Cummings, R. G., Martinez-Vazquez, J., McKee, M., & Torgler, B. (2009). Tax morale affects tax compliance: Evidence from surveys and an artefactual field experiment. *Journal of Economic Behavior and Organization*, 70(3), 447–457.
6. Cvrlje, D. (2015). TAX LITERACY AS AN INSTRUMENT OF COMBATING AND OVERCOMING TAX SYSTEM COMPLEXITY, LOW TAX MORALE AND TAX NON-COMPLIANCE. In *The Macrotheme Review* (Vol. 4, Issue 3).
7. Durak, M., Senol-Durak, E., & Gencoz, T. (2010). Psychometric Properties of the Satisfaction with Life Scale among Turkish University Students, Correctional Officers, and Elderly Adults. *Social Indicators Research*, 99(3), 413–429. <https://doi.org/10.1007/s11205-010-9589-4>
8. Fadilah, R. W. Z., Maslihah, S., & Misbach, I. H. (2018). Pengaruh Academic Emotions Dan School Belonging Terhadap Students' Life Satisfaction Pada Siswa Menengah Pertama. *Jurnal Psikologi Insight*, 2(1), 90–99. <https://doi.org/10.17509/insight.v2i1.11948>
9. Fakile, A. S. (2011). Analysis of Tax Morale and Tax Compliance in Nigeria. *PhD Thesis, Covenant University, Otta*.
10. Farikha, N. A. (2021). *PENGARUH LITERASI PERPAJAKAN TERHADAP PEMBAYARAN PAJAKBUMI DAN BANGUNAN (PBB) DI KELURAHAN KALIGANGSAKECAMATAN MARGADANA KOTA TEGAL*.
11. Ghozali, I., & Latan, H. (2015). Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris. *BP Undip. SemarangHarnanto. 2017. Akuntansi Biaya: Sistem Biaya Historis*. Yogyakarta: BPFE.
12. Ibda, H., & Ahmadi, F. (2019). Media Literasi Sekolah (Teori dan Praktik). *Semarang : Cv. Pilar Nusantara*.
13. Jackson, B., & Milliron, V. (1986). Tax Compliance Research: Findings, Problems and Prospects. *Journal of Accounting Literature*, 5, 125–165.
14. Nadirov, O., Aliyev, K., Dehning, B., Sharifzada, I., & Aliyeva, R. (2021). Life satisfaction and tax morale in azerbaijan: Mediating role of institutional trust and financial satisfaction. *Sustainability (Switzerland)*, 13(21), 1–10. <https://doi.org/10.3390/su132112228>
15. Nasution, M. K., Santi, F., Husaini, Fadli, & Pirzada, K. (2020). DETERMINANTS OF TAX COMPLIANCE: A STUDY ON INDIVIDUAL TAXPAYERS IN INDONESIA Musthafa Kemal Nasution <sup>1</sup>, Fitri Santi <sup>2</sup>, Husaini 3 , Fadli 4 , Kashan Pirzada 5 5. *Entrepreneurship and Sustainability Issues*, 8(2), 1401–1419.
16. OECD. (2015). *Building Tax Culture, Compliance and Citizenship*.
17. Oseifuah, E. (2025). Augmented theory of planned behaviour, tax literacy and tax compliance in developing countries: a conceptual framework. *International Journal of Research in Business and Social Science (2147- 4478)*, 14(3), 369–378. <https://doi.org/10.20525/ijrbs.v14i3.3823>
18. Pavot, W., & Diener, E. (1993). Review of the Satisfaction With Life Scale. *Psychological Assessment*, 164–172.
19. Rahma Dwi Utami. (2024). *PENGARUH LITERASI PAJAK, KESADARAN WAJIBPAJAK, DIGITALISASI LAYANAN PAJAK, DANSOSIALISASI PERPAJAKAN TERHADA*. Universitas Kuningan.
20. Sarstedt, M., Hair, J. F., Pick, M., Liengaard, B. D., Radomir, L., & Ringle, C. M. (2022). Progress in partial least squares

structural equation modeling use in marketing research in the last decade. *Psychology and Marketing*, 39(5), 1035–1064. <https://doi.org/10.1002/mar.21640>

21. Sekaran, U., & Roger, B. (2020). Research Methods for Business :A Skill Building Approach. *Asia Edition Hoboken : Wiley*.
22. Stephana, D. A. R., & Rini, H. (2009). *PERSEPSI WAJIB PAJAK : DAMPAK PERTENTANGAN DIAMETRAL PADA TAXEVASION WAJIB PAJAK DALAM ASPEK KEMUNGKINAN TERDETEKSINYA KECURANGAN, KEADILAN, KETEPATAN PENGALOKASIAN, TEKNOLOGISISTEM PERPAJAKAN, DAN KECENDERUNGAN PERSONAL.(STUDI WAJIB PAJAK ORANG PRIBADI)*.
23. Stevanny, S. (2019). *PENGARUH KEADILAN PAJAK, BIAYA KEPATUHAN,DAN TARIF PAJAK TERHADAP PERSEPSI WAJIB PAJAKMENGENAI PENGGELAPAN PAJAK*.
24. Tjondro, E. (2018). Individual Satisfaction and Tax Morale: The Perspective of Different Profession in Indonesia. *Journal of Public Administration and Governance*, 8(2), 14. <https://doi.org/10.5296/jpag.v8i2.13168>
25. Torgler, B., & Schneider, F. (2007). What shapes attitudes toward paying taxes? Evidence from multicultural European countries. *Social Science Quarterly*, 88(2), 443–470.\
26. Torgler, B., & Valev, N. T. (2004). *Corruption and age*. 24.
27. Triandis, H. C. (1980). Values, Attitudes, and Interpersonal Behavior. *Nebraska Symposium on Motivation* , 196–259.