

## CHANGES ON INDONESIA TAX CULTURE, IS THERE A WAY? STUDIES THROUGH THEORY OF PLANNED BEHAVIOR

*Theresia Woro Damayanti,*

Faculty of Economic and Business  
Satya Wacana Christian University,  
Indonesia

### ABSTRACT

The purpose of this study was to identify factors that influence taxpayer compliance that expected can change the tax culture in Indonesia. Respondents of this research are individual taxpayers registered in the KPP Pratama Salatiga. The test results indicate that tax compliance is influenced by intention to comply. While the intention to comply is influenced by the attitude towards tax compliance, subjective norms, and perceived behavioral control. Therefore, efforts to change the tax culture in Indonesia which was originally disobedience turns into tax obedience, need to pay attention on attitudes towards tax compliance, subjective norms, and perceived behavioral control.

**Keywords:** Tax Culture, Tax Compliance, Theory of Planned Behaviour.

## INTRODUCTION:

Self-assessment system that was developed in Indonesia implies higher dependency of tax revenue to the taxpayer compliance. This system gives full credence to taxpayers to actively enforce their tax obligations (voluntary compliance). However, according to Head of Sub Directorate of Taxpayer Compliance and Monitoring, Directorate of Potential, Compliance, and Revenue, Directorate General of Taxation of Ministry of Finance (Kompas, 2011) tax compliance in Indonesia in 2010 just reached 58.16%. Compliance in 2010 has increased significantly compared to compliance in 2008 which only 33.08% and in 2009 at 54.15%. Moreover, the reality shows that the compliance of corporate taxpayers apparently lower than that of individual taxpayer compliance. Compliance of corporate taxpayer in 2010 only 32.66% and individual taxpayer in 2010 had a 61.28% compliance. Carolina et al (2012) even stated that the non-compliance tax in Indonesia is a picture of Tax Culture in Indonesia.

Lack of compliance is, of course, encourage the Directorate General of Taxation to constantly strive to improve adherence. However, the efforts made by the Directorate General of Taxation were allegedly not in line with the spirit in the self-assessment system. In an effort to improve compliance, the Directorate General of Taxation emphasized the sanction both administrative sanctions, penalties and interest. This can be seen in the changes Ketentuan Umum dan Tata Cara Perpajakan No. 28 of 2007 that added 11 types of sanctions to taxpayers compared to the sanctions contained in the previous law (Ketentuan Umum dan Tata Cara Perpajakan Tax Procedures No. 16 of 2000) that there were only 12 kinds of sanctions, so that the Ketentuan Umum dan Tata Cara Perpajakan in 2007 there were 23 kinds of sanctions to taxpayers.

Currently, the imposition of sanctions is seen as a good solution in an attempt to change the tax culture in Indonesia by creating tax compliance. This is evidenced by previous studies that have shown empirically that the sanctions in taxation can improve compliance (Jatmiko, 2006; Trivedi & Shehata, 2005; Doran, 2009). However, this is not in line with the spirit that created in the self-assessment system because the system's emphasis on self-awareness of the taxpayers to create voluntary compliance not as forced by the system.

In changing the culture and creating voluntary tax compliance should be approached psychologically to taxpayers, because associated with things that exist within the taxpayer. In addition, psychological approaches should be taken remembering that in a democracy country (in this case Indonesia) the relationship between taxpayers and tax authorities is a psychological contract (Feld and Frey, 2002). Psychological contract requires an equal relationship between the taxpayer and the tax collector and the success depends on how much taxpayers and tax officers have mutual trust and adhere to this commitment in the psychological contract.

One theory is often used as a reference in the field of behavioral research in order to explain why certain people behave is the Theory of Planned Behavior that describes the factors that affect a person's intentions of which (1) attitudes toward behavior (2) subjective norms and (3) perceived behavioral control. This theory explains how attitudes, subjective norms, and perceived behavioral control will influence intentions to behave. And how to behave will affect the behavior intention. This theory departs from social psychology studies but has spread to various fields including taxation. Research on tax compliance in many countries has tried to prove this theory in the field of taxation. Trivedi & Shehata (2005) prove the Theory of Planned Behavior in Canada. Bobek and Hatfield (2003) prove the same thing in the USA.

Referring to the framework of Theory of Planned Behavior which states that attitudes, subjective norms, and perceived behavioral control influence intentions to behave and act that in turn will drive behavioral intentions, this study will empirically test whether the tax compliance attitudes, subjective norms, and perceived behavioral control has a positive and significant impact on intention to comply and whether the intention to obey has a positive and significant impact submissive behavior. This study is expected to be a reference to realize the change in the tax culture in Indonesia by identifying factors that influence taxpayer compliance.

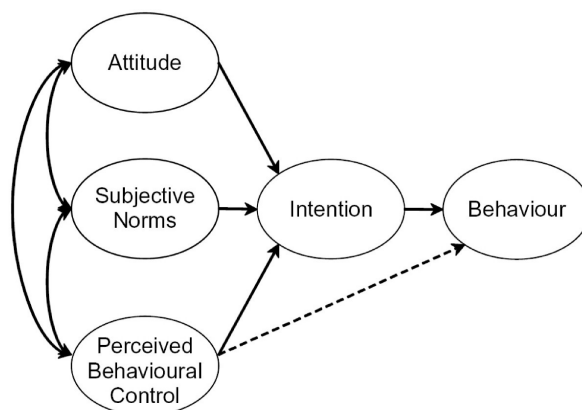
## LITERATURE REVIEW:

Theory of Planned Behavior is an intention-based model developed by Ajzen (1991) that describes a person's intention to perform a certain behavior. Intentions are an indication of how hard someone is willing to try when they effort to make a behavior (Ajzen and Driver, 1992). Theory of Planned Behavior states that a

person's behavior is determined by his/her intention or volition (behavioral intension) and his/her ability and preceived behavior control.

Theory of Planned Behavior is widely used in research in many different fields of study even though this theory departs from the study of social psychology, and was created by a professor in the field of social psychology. This theory has proven as successful in explaining intention toward conducting certain behaviors (Ajzen and Driver, 1992; Krueger et al., 2000), such as education (Martin & Kullina, 2004; Marrone, 2005; Hunsinger and Smith, 2008 ; Ariff et al., 2010), marketing (Chiou, 1998), organizational behavior (Wiethoff, 2004; Lanigan & Bentley, 2006) and taxation (Trivedi & Shehata, 2005; Bobek and Hatfield, 2003), health, recreation options , psychology, sociology and information technology (Ajzen and Driver, 1992; Cooke and French, 2008; Mathieson, 1991; Taylor & Todd, 1995)

This theory is the result of development of the Theory of Reasoned Action (Fishbein and Ajzen, 1975) by adding perceived behavioral control variables as determinants of intentional. Chich (2010) argued that the intention of reflecting the willingness of individuals to perform certain behaviors. While the intention itself is influenced by two factors, the first one related to personal factors, in this case the attitude toward the behavior and the second related to social influences or subjective norms. Furthermore, Ajzen (1985) introduced the Theory of Planned Behavior by adding other factors, namely perceived behavioral control which is it is the ease or difficulty of doing something.



Source: Ajzen (1991)

**Figure1. Theory of Planned Behaviour**

#### **EFFECT OF ATTITUDES ON TAX COMPLIANCE TOWARD INTENT TO COMPLY:**

Attitude toward behavior is the trust evaluation or positive or negative feelings of a person when doing a behavior. Azjen (2005) defines attitude as a disposition to respond in a favorable or unfavorable to the object, person, institution or event. Tan and Laswad (2006) stated that attitudes of an individual towards behavior reflect the extent to which a person has positive or negative perceptions of such behavior. In relation to tax compliance, attitude is the perspective of compliance in taxation system. Edlund (1999) stated that the attitude or perspective on taxes refers to how social groups would appreciate or even be the opposition to the existing tax system.

Attitudes have an important role in explaining the behavior of a person in his/her neighborhood, although there are still many other factors that influence behavior, such as the stimulus, individual background, motivation, and personality status (Mustikasari, 2007). This is the case in attitude towards tax compliance behavior that will encourage someone to have or not have an intention to comply. Bobek & Hatfield (2003) and Hanno & Violette (1996) found that attitude towards tax compliance significantly influence on intention to comply. The same is also proved by Mustikasari (2007) that the attitude towards tax non-compliance is positive and significant impact on the intention to behave as non- compliance. From the above explanation, then the hypothesis that will be tested is

**H<sub>1</sub>:** *attitude towards tax compliance influence on intention to comply.*

#### **SUBJECTIVE NORMS INFLUENCE ON INTENT TO COMPLY:**

Subjective norm is the perception of social pressure to perform or not perform the behavior (Ajzen, 1991). Subjective norms refer to a person's belief about whether individuals or groups approve or reject an individual performs certain behaviors, and the extent to which individuals are motivated to conform to other individuals or groups (Bobek and Hatfield, 2003). While Baron and Byrne (2002) stated subjective norm is an individual's perception whether or not others will support his actions. Ariff et al. (2010) states if a person believes that people who gave a reference to him that his behavior should be done, and then the subjective norm will influence his/her intentions to perform certain behaviors.

In relation to taxation, subjective norms refer to how other taxpayers assume that compliance is a must. Thus, subjective norms on tax compliance can be understood on how much the other taxpayers support tax compliance, the higher support from other taxpayers on tax compliance, the higher the intention to comply. Bobek & Hatfield (2003); Hanno and Violette (1996) and Mustikasari (2007) have shown empirically that positive subjective norms significantly affect tax compliance intentions. Therefore, the hypothesis to be tested is

**H<sub>2</sub>:** *Subjective norm influence to the intention to comply.*

#### **THE INFLUENCE OF PERCEIVED BEHAVIORAL CONTROL ON INTENTION TO COMPLY:**

In the Theory of Planned Behavior, perceived behavioral control refers to the degree of control of an individual who perceive that he/she must be engaged in a particular behavior (Bobek and Hatfield, 2003). Ajzen (1991) defines perceived behavioral control as the perceived ease or difficulty of performing the behavior and it is assumed to reflect past experience as well as anticipated impediments and obstacles. The perceived behavioral control is not like the attitude and subjective norm as it is a non-motivational factor and represents someone who has more than the performance of behavior (Tan and Laswad, 2006).

Briefly Hogg-Hougan (2005) states that the perceived behavioral control is the extent to which an individual believes concerning the ease or difficulty of showing a particular behavior. The perceived behavioral control also reflects the experience of the past and anticipates the obstacles that would be faced. In the context of taxation it should be noted whether the past experience of a taxpayer will make him/her has no difficulty to have the intention to comply. Perceived behavioral control in the context of taxation is how strong a tax payer's degree of control in showing a certain behavior, such as reporting a lower income, deduct expenses that should not be deducted for income and other tax non-compliance behavior (Bobek and Hatfield, 2003).

Perceived behavioral control has two effects that is, influence on intentions to behave and influence on behaviors. Ajzen (2002) says that the behavioral control influence intentions based on assumption that perceived behavioral control by an individual will have implications on the person's motivation. Thus, the ability to obey that shown from past experience shall determine the intentions and compliance behavior. Therefore, the hypothesis to be tested is

**H<sub>3</sub>:** *Perceived behavioral control influence intention to comply*

**H<sub>4</sub>:** *Perceived behavioral control influence tax compliance.*

#### **INFLUENCE INTENTION TO COMPLYING WITH TAX COMPLIANCE:**

Ajzen (1991) describes intent as the extent to which an individual is willing to try hard to do a behavior, or a planned effort to mobilize action to implement a behavior. This means, in general, people act in accordance with the intent or tendency. Blanthorne (2000) and Hanno and Violette (1996), have proved empirically, that the intention has a positive significant effect on tax non-compliance. The hypothesis proposed in this research is

**H<sub>5</sub>:** *Intention to comply influence tax compliance behavior.*

#### **RESEARCH METHODOLOGY:**

The research was conducted with Individual Taxpayers as respondents in the territory of KPP Pratama Salatiga whose territory covers Salatiga City and Semarang regency. Object retrieval of Individual Taxpayer

because of the data show that the level of compliance of Mandatory Personal Taxpayers are relatively higher compared to the compliance of corporate taxpayer, so then any reason that causes of Individual Taxpayer compliance can be a measure of the increased compliance of Corporate Taxpayer. Individual Taxpayers that used as the respondents in this study is limited to the individual taxpayers who do businesses or as entrepreneurs, because they run all the functions of taxation.

Attitude towards tax compliance measured using an instrument that has been developed by Bobek and Hatfield (2003) by implementing two questions.

Subjective norms and intentions to comply measured using an instrument that has been developed by Trivedi & Shehata (2005) which consists of six questions for subjective norm variables and two questions for intention to comply.

The perceived behavioral control was measured using instrument developed by Mustikasari (2007) measured through three questions.

Tax compliance variable is measured using four indicators in the Statement of Standards for Tax Services (SSTS), which includes compliance with the deductible expenses, tax estimation, tax errors, tax treatment by adding the appropriate taxpayer compliance criteria as set out in the KMK 235 / KMK.03/2003.

Attitude of tax compliance, subjective norms, perceived behavioral control and intention to comply variables were measured using a Likert scale with eight categories of answers. Meanwhile, the variable of tax compliance was measured using two provided alternatives of answers.

## ANALYSIS:

### DATA ANALYSIS:

The study involved 114 individual taxpayers, comprising 69.30% of the taxpayer engaged in the trade sector and 30.70% engaged in services and other sectors. In terms of income, 30.71% had income above Rp. 1,500,000 and 69.29% had income above IDR 3,000,000 per month so it can be concluded that all taxpayers who were respondents have income above the Penghasilan Tidak kena Pajak (PTKP) and perform all tax obligations from of calculating, paying and reporting. Table 1 below shows the descriptive statistics of the variables studied.

**Table 1. Descriptive Statistics**

Variable	Min	Max	Mean	Std Dev
Attitude towards Tax Compliance	2.50	5.00	4.34	0.52
Subjective norms	2.17	4.83	3.76	0.55
The perceived behavioral control	2.83	5.33	4.22	0.59
Intentions to comply	1.50	5.50	3.18	0.64
Tax Compliance	1.29	2.00	1.57	0.15

Respondents' answer on attitude towards tax compliance variable indicate the minimum 2.50 and maximum 5.00 which means that the range stance of attitude on tax compliance of taxpayers are in a range that is very negative attitude to a positive attitude. With an average of 4.34 indicates that the taxpayer has a negative attitude towards tax compliance.

The same is true for subjective norm variable, which has a minimum value of 2.17, the maximum value of 4.83 and average 3.76. This result shows the low level of social pressure from other taxpayers, relatives, or colleagues to direct behave obediently. It is quite contradictory, amid Indonesia is known as a country with a collectivist culture where social pressures will drive behavior, but this study shows that social pressure is not believed as to direct a person to a compliance behavior. Perceived behavioral control has the average value of 4.22, which indicates the low level of external pressures such as the possibility of checks, penalties or tax reporting and verification of third parties to encourage a person to behave obediently.

Taxpayers intentions indicate a minimum value 1.50 and 5.50 with the maximum value and the average value of 3.18 that indicates the intention of abiding taxpayer is in the low category. Similarly, the variable of intention to comply, variable of compliance also showed that levels of compliance were in the low category

as indicated by the average value of 1.57.

By using regression analysis in which all variables have fulfilled the classical assumption, Table 2 below shows the results of hypothesis testing.

**Table 2. Hypothesis Testing Results**

Independent Variable	Dependent Variable	Reg. Coef	Sig.
Attitude towards Tax Compliance	Intentions to comply	0.194	0.027*
Subjective norms	Intentions to comply	0.560	0.000*
The perceived behavioral control	Intentions to comply	0.163	0.006*
The perceived behavioral control	Tax Compliance	0.159	0.031*
Intentions to comply	Tax Compliance	0.637	0.000*

**Note:** \* significant in  $\alpha$  5%

Based on the above Table 2, the influence between the attitude on tax compliance and intention to comply, has correlation coefficient of 0.194 which means a positive direction of influence between attitude on tax compliance with the intent to obey. This suggests that the more positive attitude of the Taxpayer on Compliance Tax will increase taxpayer intention to comply. In 0.027 of significant value that is below  $\alpha$  0.05 which means that  $H_1$  is accepted or there is a significant positive influence between attitude towards compliance and intention to comply.

With the regression coefficient 0.560 and significance level at 0.000 or under  $\alpha$  0.05 then  $H_2$  is accepted. This indicates that there is a positive and significant correlation between subjective norm and intention to comply. This shows that the higher the social pressures for example from other taxpayers, family relatives or colleagues supporting to implement tax compliance, the higher the intention to comply. In line with the results of the test the second hypothesis, the third hypothesis also showed a significant effect between perceived behavioral control with the regression coefficient for 0.163 that indicates the direction of the relationship is positive.

The fourth hypothesis of which states that perceived behavioral control has an influence on tax compliance in this study can be proven empirically. It can be seen from the regression coefficients 0.159 and the value of significance 0.031 that under  $\alpha$  0.05. This means that external pressures such as the possibility of checks, penalties or tax reporting and verification of third party had an influence on tax compliance. In addition to the perceived behavioral control variables were shown to have an influence on tax compliance, variable intention to comply in this study also empirically proven to have a positive and significant impact on tax compliance. It is shown from the regression coefficients for 0.637 and a significance value of 0.000.

## ANALYSIS AND DISCUSSION:

This study was able to prove that the attitude towards tax compliance, subjective norms, and perceived behavioral control have influence on the intention to comply. This suggests that the more positive attitude of taxpayers toward the tax compliance would encourage someone to obey in running his/her tax obligations. This is in line with research from Bobek & Hatfield (2003); Hanno and Violette (1996) and Mustikasari (2007) who found that attitudes towards tax compliance significantly influence intention to comply and an attitude of non-compliance on tax has positive effect on the intention to behave in a non-compliant way.

Same thing with the attitude towards tax compliance that shown by subjective norms. Subjective norm variables have also been shown to significantly affect the intention to obey. Social pressures from other taxpayers, family members or colleagues support to implement tax compliance will increase intent to comply. The results of this finding are in line with the findings Bobek & Hatfield (2003); Hanno and Violette (1996) and Mustikasari (2007) of which they have proven that a positive subjective norms significantly affect tax compliance intention. With the same results with two other variables that have a positive and significant effect on the intention to comply, perceived behavioral control variable also has a significant positive effect on the intention to comply. Therefore, external pressures such as the possibility of checks, penalties or tax reporting and verification of third party taxpayers proven increase intention to comply.

Based on the test results, then in order to improve taxpayer intention to obey at least three things that must be considered. They are factor from the taxpayer's own self, social factors of taxpayers and external factors



of taxpayers. Factor from the taxpayer's own self represented by the variable of attitude towards obedience, social factors which consisting of other taxpayers, families and colleagues represented by the subjective norm variable while external factors consisting of the sanctions, the possibility of inspection and verification of third parties represented by the perceived behavior control variable. Those three things should be given fully attention because they have positive and significant impacts on intention to comply.

Among the three factors above, subjective norm factor has a higher regression coefficient than the two other variables. This is consistent with the characteristics of Indonesia that has collectivist culture (Hofstede, 2010) which means that the people of Indonesia will seek to follow and embrace the values that exist within the group in order to be acceptable and have status in that environment that are expressed in subjective and relative norms variable and relatively override individual perception in making of action (attitude towards tax compliance).

In line with the testing of intention to comply variable, in the testing on tax compliance, there are two variables, namely perceived behavioral control and intention to obey that indicate a positive and significant effect. The existence of a positive and significant correlation between perceived behavioral control with tax compliance suggests that the higher the perception of external pressures will increase tax compliance. The results of this study support empirical findings made by Ajzen (2002). This study also succeeded to show that the behavior of taxpayers to comply affected by the intention. These findings support the research from Blanthorne (2000) and Hanno and Violette (1996), who has proven empirically, that the intention has a positive significant effect on tax compliance.

## CONCLUSIONS:

For obedient behavior of taxpayers in meeting their tax obligations has been proven empirically in this study affected by the intention to comply. Meanwhile, the intention to comply is influenced by the attitude towards tax compliance, subjective norms, and perceived behavioral control. Therefore, efforts to change the tax culture in Indonesia which was originally non-compliance towards tax turns into tax compliance, need to pay attention to attitude towards tax compliance, subjective norms, and perceived behavioral control. It is necessary to make efforts to enhance positive attitudes from taxpayers over tax compliance, to improve subjective norm by awakening the the social environment in which the taxpayers live in order to always support their tax compliance and increase their perception of the external pressures such as sanctions and tax audit.

The study also found that subjective norm factor turned out to provide the greatest influence on the intention to comply than attitude towards tax compliance and perceived behavioral control. Therefore, without prejudice to the attitude towards tax compliance and perceived behavioral control, subjective norm should be better taken into account in the changing of tax culture in Indonesia.

## REFERENCE:

- [1] Ajzen, I. (1985). "From Intentions to Actions: A Theory of Planned Behavior". In J. Kuhi & J.Beckmann (Eds.), *Action.control: From cognition to behavior*, 11-39
- [2] Ajzen, Icek (1991). "The Theory of Planned Behavior". *Organizational Behavior and Human Decision Processes*, Vol. 50, 179 – 211
- [3] Ajzen, I. dan Driver (1992), "Application of The Theory of Planned Behavior to Leisure Choice", *Journal of Leisure Research*, 24(3), 207-224.
- [4] Ariff, Arifatul H. M. et al. (2010), "Predicting Entrepreneurship Intention Among Malay University Accounting Students In Malaysia", *Unitar E-Journal* Vol. 6, No. 1, January 2010.
- [5] Bobek Donna D & Hatfield (2003). "An Investigation of the Theory of Planned Behavior and the Role of Moral Obligation in Tax Compliance", *Behavioural Research In Accounting*, 15,13-38
- [6] Cooke, R., dan French (2008), "How Well Do The Theory of Reasoned Action and Theory of Planned Behavior Predict Intentions and Attendance At Screening Programmes? A Meta-Analysis", *Psychology & Health*, 23(7), 745-765.
- [7] Carolina, Meythi, Riki Martusa (2012), "Tax Culture: Dasar Pelaksanaan Reformasi Perpajakan Menuju Kepatuhan Sukarela", *Proceeding Simposium Nasional Perpajakan III "Road Map Reformasi Perpajakan Indonesia menuju Good Governance"*

- [8] Chiou, Jyh-Shen (1998) "The Effects of Attitude, Subjective Norm, and Perceived Behavioral Control on Consumers' Purchase Intentions: The Moderating Effects of Product Knowledge and Attention to Social Comparison Information". *Proc Natl. Sci. Counc. ROC (C)*, Vol. 9 No. 2, 298 – 308
- [9] Doran (2009), "Tax Penalties and Tax Compliance", *Harvard Journal on Legislation*, Vol 46 hal 111-161
- [10] Edlund, Jonas (1999). "Attitudes Toward Tax Reform and Progressive Taxation: Sweden 1991-1996", *Acta Sociologica* Vol 42, 337-355
- [11] Feld Lars, Frey Bruno (2002), "Tust Breeds Trust: How Taxpayer are Treated" *Economics of Governance* Vol 3 pp 87-99
- [12] Hofstede Geert (2010) "Cultures and Organizations", <http://geerthofstede.com/>, diakses tanggal 1 Oktober 2011
- [13] Hunsinger, D. Scott dan Michael A. Smith (2008), "Factors that Influence Information Systems Undergraduates to Pursue IT Certification", *Journal of Information Technology Education*, Volume 7
- [14] Jatmiko, Agus Nugroho (2006). "Pengaruh Sikap Wajib Pajak pada Pelaksanaan Sanksi Denda, Pelayanan Fiskus dan Kesadaran Perpajakan Terhadap Kepatuhan Wajib Pajak (Studi Empiris Terhadap Wajib Pajak Orang Pribadi di Kota Semarang)". Not published thesis
- [15] Kompas (2011), "5.89 Juta Wajib Pajak Tak Patuh", 7 Maret 2011
- [16] Krueger, N. F., Reilly, M. D., dan Carsrud, A. L. (2000), "Models of Entrepreneurial Intentions", *Journal of Business Venturing*, 15(5/6), 411-432.
- [17] Lanigan, Mary L. dan Bentley, Jennifer (2006) "Collecting Sophisticated Evaluations Even When Corporate Culture Is Resistant Performance Improvement", Vol. 45 NO. 1, 32 - 51
- [18] Marrone, S.R (2005) "Attitudes, Subjective Norms, and Perceived Behavioral Control: Critical Care Nurses' Intentions to Provide Culturally Congruent Care to Arab Muslims". Research Report. Columbia University Teachers College (unpublished)
- [19] Martin, Jeffrey J. dan Kulinna, Pamela Hodges (2004) "Efficacy Theory and Theory of Planned Behavior: Teaching Physically Active Physical Education Classes". *Research Quarterly for Exercise and Sport*, Vol. 75 No. 3, 288 – 297
- [20] Mathieson, K., (1991), "Predicting User Intentions: Comparing The Technology Acceptance Model with the Theory of Planned Behavior", *Information System Research*, 2(3), 173-199.
- [21] Mustikasari, Elia (2007) "Kajian Empiris Tentang Kepatuhan Wajib Pajak Badan di Perusahaan Industri Pengolahan di Surabaya", *Simposium Nasional Akuntansi X Makasar*
- [22] Tan, Lin Mei dan Fawsi Laswad (2006) "Students' Beliefs, Attitudes and Intentions to Major in Accounting" *Accounting Education: an international journal* Vol. 15, No. 2, 167-187, June 2006.
- [23] Taylor, S., dan Todd, P. (1995) "Decomposition and Crossover Effects in The Theory of Planned Behavior: A Study of Consumer Adoption Intentions" *International Journal of Research in Marketing*, 12, 137-156.
- [24] Trivedi & Shehata (2005) "Attitudes, Incentives, And Tax Compliance" *Journal of Economic Psychology*, 5, 371-384.
- [25] Wiethoff, Carolyn (2004) "Motivation to Learn and Diversity Training: Application of the Theory of Planned Behavior" *Human Resource Development Quarterly*, Vol. 15 No. 3

----