http://ejournal.seaninstitute.or.id/index.php/Ekonomi
Jurnal Ekonomi, Volume 11, No 02, 2022
ISSN: 2301-6280 (print) ISSN: 2721-9879 (online)

THE EFFECT OF RELIGIUSITY, UNDERSTANDING OF TAXATION AND LOVE OF MONEY ON PERCEPTION OF TAX EVASION WITH TAX EDUCATION AS A MODERATING VARIABLE

Linawati
Faculty of Economics and Business, Pamulang University, Banten

ARTICLEINFO

Keywords:
Love of Money,
Tax,
Religiosity,
Tax Evasion

ABSTRACT

This study aims to examine the effect of religiosity, understanding of taxation, and love of money on perceptions of tax evasion and examine tax education to moderate the relationship between religiosity, understanding of taxation, and love of money on perceptions of tax evasion. The method used in this research is a descriptive method with a quantitative approach. The population in this study were Diploma students of the Pamulang University accounting study program. The stages of the research method start with collecting data through questionnaires. The sampling technique was determined based on purposive sampling; then, the data was processed using multiple linear regression analysis. The results showed that the first hypothesis, namely, religiosity positively affects the perception of tax evasion, was rejected. The second hypothesis is that tax understanding does not affect tax evasion because the results prove tax understanding. The third hypothesis of love of money does not affect tax evasion is rejected. The fourth hypothesis is rejected because tax education does not moderate the relationship between religiosity on perceptions of tax evasion. The fifth hypothesis is accepted because tax education can moderate the relationship between tax understanding and perceptions of tax evasion. The sixth hypothesis is accepted because tax education does not moderate the relationship between the love of money and perceptions of tax evasion.

E-mail:
elin.linawati79@gmail.com

1. INTRODUCTION

As a budgetary function, taxes are an important source of revenue that will be used to finance state expenditures, both routine and development expenditures [1]. The government is trying to set tax policies to achieve revenue targets every year. Some reasons for not realizing tax revenues are taxpayer awareness and compliance, lack of understanding of tax regulations, and tax fraud or evasion [2]. Become a highlight of the world of education and have an impact on reducing public confidence in tax contributions [3]. In this case, it illustrates that the state system and taxation have not been implemented properly and cleanly by the state apparatus, so it is important to instill ethical, religious, and nationalist attitudes in the younger generation as the nation's successors to create a generation of people who have an attitude of responsibility, knowledge, and defend the country. as well as making tax awareness one of the nation's cultural values [4] [5].

Ethics education is one way to grow or cultivate ethics early in the younger generation so that they have strong self-potential, are intelligent, have a noble character, and become a generation responsible for themselves, religion, and society. Religiosity is an urge within the individual to control himself, do good as he should, believe in the existence, carry out all orders, stay away from God's prohibitions, and believe that everything that is not good will be rewarded [6] [7][8].

For individuals who believe in and obey their religion, a person who is religious and behaves following the applicable norms will be created. If religious education is instilled from the start, the nation's next generation, whom will one day become a taxpayer or maybe government officials in handling taxation, will have high religiosity. They will try to comply with government regulations and taxation .

The Directorate General of Taxes (DGT) wants to educate the younger generation as future generations of prospective economic actors to become citizens who have an awareness of the life of the

nation and state. Future generations must have a culture and character with a national perspective, love for the motherland, and defend the country, including awareness of paying taxes [9].

Education in the field of taxation through the inclusion of tax awareness in higher education is one of the government programs that have a mission to make the next generation of the nation aware of the importance of taxes to minimize acts of fraud and increase the level of honesty and awareness in taxation.

The importance of understanding taxation is applied to the wider community, not a few people, especially students as the next generation of the nation who do not yet have sufficient understanding of the role of taxes as a source of state revenue and taxes play an important role in meeting the needs of the state for people's prosperity. Understanding the functions and objectives of taxes cannot be separated from the regulations imposed; it is important to increase understanding of tax laws and regulations so that the tax revenue target is achieved in line with increasing public awareness. However, few people or taxpayers who understand taxation are smarter in regulating how taxes are paid in small amounts, leading to tax avoidance and even tax evasion [10].

The government needs tax revenue because it is the main source of revenue for financing state administration and development, so the government expects taxpayers to comply with paying taxes by issuing tax regulations [11]. On the other hand, taxpayers view paying taxes as a burden that can later reduce their income. The government has made various efforts to reduce people's perceptions that taxes have a clear purpose. However, few people negatively perceive taxes, such as prioritizing the love of money rather than paying taxes (love money) if someone values money highly or loves money. Someone will chase money and tend to do various ways to get more money or maintain their money rather than spending it in the form of expenses, so some people commit tax evasion by minimizing paying taxes to maximize the amount of profit received [12].

Urgency This research is expected to contribute thoughts on increasing tax awareness and compliance, especially among the public of the next generation. One act of tax evasion (tax evasion) is not only entirely the fault of the taxpayer, but the role of the person or tax official also supports the act of fraud. Tax evasion is violating the Tax Law, for example, intentionally not submitting an Annual Tax Return (SPT) or submitting an SPT with a lower income amount than the actual one [13].

The public's perception is, of course, different about tax evasion [14]. However, applying tax education to students is necessary because few students today have earned income that meets subjective and objective requirements but does not understand taxes. In the end, they ignore their tax obligations. As with previous research conducted by Tumewu and Wahyuni [15] in a study entitled Perceptions of economics faculty students regarding tax evasion with the Results of the Research.

2. METHOD

The method used in this research is a descriptive method with a quantitative approach, namely collecting data in the form of numbers to test the hypothesis. The data used are primary data by distributing questionnaires to semester 3 (three) to 6 (six) semester students majoring in D3 Accounting at Pamulang University who have taken taxation courses both in theory and practice. The population in this study were D3 students of the Pamulang University accounting study program semesters 3 to 6. The sampling technique was determined based on purposive sampling, which is deliberately used because the information comes from sources selected based on certain criteria [16]. The number of samples expected to represent 100% of the population is the number of members. For a population that is too large to be used as a sample, the number of samples we take can represent the existing population. The number of samples using the Slovin formula with an error limit of 5%.

The number of D3 students, according to PD Dikti, in the even semester of 2020 is as much as a population of 862 students, so a sample of 273 students can be determined. Still, there are 211 questionnaires collected, and data analysis of some outlier data will be deleted. This study uses primary data sources, such as the perceptions of Diploma III accounting students at Pamulang University on tax evasion perceptions, examined from religiosity, tax understanding and love of money. Data were collected using a questionnaire containing questions and given to students as respondents directly by filling out available alternative answers. The collected data will then be analyzed using a quantitative descriptive method. As for all research, variables will be measured using a Likert scale. For each selection of respondents or answers, a score of 5 is given for "Strongly Agree (SS)," a score of 4 for "Agree (S)," a score of 3 for "Neutral (N)," a score of 2 for "Disagree (TS)," and score 1 for "Strongly Disagree (STS). Answers from the questionnaire will be recapitulated and processed using the Statistics Package for the Social

Science 25 (SPSS 25) program to carry out validity tests, rehabilitation tests, classic assumption tests and hypothesis tests.

Testing the hypothesis in the study using multiple regression analysis, the multiple linear regression model used is as follows:

$$TE = \alpha + \beta1\ RLGSTS + \beta2\ PHMPJK + \beta3\ LOM + \beta4\ RLGSTS*EP + \beta5\ PHMPJK*EP + \beta6\ LOM*EP + e$$

TE	: Tax Evasion
A	: Constant
β1, β2, β3, β4, β5, β6	: Regression Coefficient
RLGSTS	: Religiosity
PHMPJK	: Understanding of Taxation
LOM	: Love of Money
EP	: Tax Education
E	: Error

3. RESULT AND DISCUSSION

Descriptive Statistics

The focus of this study was to determine the effect of religiosity, understanding of taxation and love of money on perceptions of tax evasion with tax education as a moderating variable. The sample was selected from the population using a purposive sampling technique, namely selecting a sample of 411 and 259 respondents who filled out the questionnaire after removing some of the outlier data. The number studied was 211 respondents. The following are descriptive statistics from 211 research data consisting of the variables religiosity, tax understanding, love of money, tax evasion, and tax education are as follows:

Table 1. Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	211	18	23	20,05	1,423
X2	211	17	23	20,78	1,808
X3	211	15	21	18,87	2,186
Y	211	15	20	18,48	1,525
Valid N (listwise)	211				

Table 1 shows the average, maximum and minimum values of each variable in the study where outliers have been removed so that a sample of 211 obtains an average value for Religiosity of 20.05 with a standard deviation of 1.423. The tax understanding variable's mean is 20.78, with a standard deviation of 1.808. The love of money variable's mean is 18.87 with a standard deviation of 2.186. The standard deviation is the average deviation from the mean. From the variables Religiosity, Understanding of Taxes and Love of Money, the standard deviation is smaller than the mean; it does not show a bad representation of all the data from these two variables. The tax evasion variable obtained a mean of 18.48 with a standard deviation of 1.386. It was because the data obtained in the study almost entirely showed numbers close to the range 1-5.

Classic Assumption Test

a. Normality test

The normality test is meant to find out whether, in the regression model, the data variables are normally distributed. In this study, the data normality test used the Kolmogorov-Smirnov normality test with the following criteria:

1) The data is said to have a normal distribution if the results of the normality test are above 0.05 (sig> 0.05)
2) If the test results show results below 0.05 (Sig <0.05), then it is said that the data is not normally distributed.

Based on the test results on the data obtained, the normality test results obtained for the first equation are as follows:

Table 2. Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		211
Normal Parameters[a,b]	Mean	,0000000
	Std. Deviation	1,46634728
Most Extreme Differences	Absolute	,183
	Positive	,095
	Negative	-,183
Test Statistic		,183
Asymp. Sig. (2-tailed)		,000[c]

This study has as many as 211 pieces of data. Tests show that the variable has a distribution value 0.000, which means the value is not normal because the significant value is less than 0.05. In this study, measures have been taken to normalize the data by removing and seeing outlier data. From the table above, the test results show that the results are not normally distributed, possibly because some of the data shows numbers close to zero, even if the value is zero.

b. Multicollinearity Test

Multicollinearity shows that the independent variables have a direct relationship or a very strong correlation. Multicollinearity occurs if the Variance Inflation Factor (VIF) value exceeds 10, as seen in Table 4.3. There All are variables that produce VIF values > 10, which means that multicollinearity occurs in the dependent, independent and moderating variables.

Table 3. Multicollinearity Test Results

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	X1	0,028	35,125
	X2	0,088	11,345
	X3	0,012	81,548
	X1Z	0,010	101,625
	X2Z	0,041	24,178
	X3Z	0,006	158,681

a. Dependent Variable: Y

In Table 3. each variable has a multicollinearity, which is a correlation of the independent variables between one another, or the independent variables in this study are not free from multicollinearity symptoms. This is probably due to the variable X, whose value is almost near zero, and the combination with the moderating variable. Testing the moderating variable with the interaction test tends for multicollinearity to occur between the independent variables (Ghozali, 2016). It is supported by the theory of Disatnik and Sivan (2016), explaining in their research that moderated multiple regression is a multicollinearity problem when the variables are highly correlated because this multicollinearity is only a matter of interval scale.

c. Heteroscedasticity Test

The heteroscedasticity test in this study used the Glejser test, carried out by regressing the independent variables with their residual absolute values. If the significance value between the independent variables and the absolute residual is more than 0.05, then there is no heteroscedasticity problem. The results of the heteroscedasticity test can also be seen in Table 4.4. Namely, the variables of religiosity (X1) and tax education (Z) have a significant level below 0.05, so the conclusion is that heteroscedasticity occurs. Based on the test results on the data obtained, the following results are obtained:

Table 4. Heteroscedasticity Test Results

Coefficients

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1,630	0,939		1,736	0,084
	X1	-0,056	0,031	-0,125	-1,800	0,073
	X2	0,022	0,024	0,063	0,906	0,366
	X3	0,029	0,021	0,098	1,399	0,163
	Z	-0,011	0,026	-0,029	-0,408	0,684

a. Dependent Variable: Abs_res

Hypothesis test

F test

The F test aims to determine whether there is an influence between the reliability of the variables (X_1), Tax Understanding (X_2), and Love of Money (X_3) simultaneously (simultaneously) on the Tax Evasion variable (Y), which is moderated by the moderating variable and Tax Education (Z) on D3 Accounting students at Pamulang University, the F Test (Simultaneous Test) was carried out. From the results of the ANOVA or F test in Table below:

Table 5. F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37,155	6	6,193	2,798	,012[b]
	Residual	451,537	204	2,213		
	Total	488,692	210			

a. Dependent Variable: Y

b. Predictors: (Constant), X1, X2,X3,Y,X1_Z,X2_Z,dan X3_Z

Based on the results of the analysis of the data obtained to test this hypothesis, the F test is carried out by comparing the Fcount value with Ftable. At a significance level of 0.05, the Ftable for n=211 is 2.14. The results of statistical processing of regression analysis showed a value of F = 2.798 and were significant at the 0.012 level. So Fcount > Ftable, namely 2.798 > 2.14 (sig. 0.012 <0.05). It shows that the regression model can be used to test the effect of the independent variables on the dependent variable.

t test

The t-statistical test or partial test is carried out to describe how far the influence of each independent variable individually in explaining the dependent variable. Hypothesis testing is carried out to examine the significance of the regression coefficients using the T-test. To determine the significance of the influence or relationship between variables partially, it is carried out with the following testing criteria: if sig > 0.05 or if t count <t table, then Ha is rejected, but if sig < 0.05 or if t arithmetic > t table, then Ha is accepted. The results of the t-statistical test in this study showed all the variables religiosity (X1), Tax Understanding (X2), and Love of Money (X3) together (simultaneously) on the Tax Evasion variable (Y), which is moderated by the moderating variable and Tax Education (Z) has a significant level above 0.05. The explanation and the resulting beta values are shown in Table 6 as follows.

Table 6. Test Results t

Coefficients

Model		Prediksi	Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Information
1	(Constant)		21,702	2,123		10,222	0,000	
	X1	+	- 0,039	0,427	-0,036	-0,090	0,928	Rejected
	X2	+	-0,654	0,191	-0,775	-3,421	0,001	Rejected
	X3	-	0,557	0,424	0,798	1,313	0,191	Rejected
	X1_Z	kuat	-0,002	0,023	-0,054	-0,080	0,936	Rejected

X2_Z	kuat	0,035	0,010	1,161	3,507	0,001	Accepted
X3_Z	lemah	-0,035	0,023	-1,260	-1,486	0,139	Accepted

a. Dependent Variable: Y

Based on the table above, the regression formula can be obtained as follows:

$$\mathbf{Y = 21.702 - 0.039X_1 - 0.654X_2 + 0.557X_3 - 0.002X_1Z + 0.035X_2Z - 0.035X_3Z + e}$$

The interpretation of the regression results on the research results is as follows:

a. Constants
Based on Table 6, the constant is 21,702. It means that if all independent variables have a value of zero (0), the value of the dependent variable is 21,702, and the significance level of the constant is 0.000, which is less than alpha 0.05.

b. Religiosity (X_1)
Based on the partial results of multiple linear regression testing shown in Table 6 above, the coefficient value for the independent variable Religiosity (X_1) is -0.039, which means that if the independent variable Religiosity (X_1) has increased, assuming that the other independent variables are constant. The dependent variable, i.e. tax evasion, will decrease by -0.039, and the significance value of t Religuity (X_1) is 0.928, greater than alpha 0.05. The results of the study show that reliability has no effect on tax evasion, so the first hypothesis, namely religiosity has a positive effect on tax evasion, is rejected because the religious beliefs of each student may teach more about behaviour and norms related to religion, while tax evasion is bad behaviour but indirectly has no correlation with religious teachings and beliefs. These results support the opinion of Navalia (2018). Namely, religiosity does not affect tax evasion.

c. Tax Understanding (X_2)
Hypothesis testing is done by comparing the t count with the table value. The hypothesis is accepted if count> table or sig value <0.05. The table value at α=0.05 is 1.97. The tax understanding variable has a t count of -3.421 and a sig value of 0.001. Thus, count < table, namely -3.421 <1.97 or a significance value of 0.001 <0.01. The coefficient value of the tax understanding variable is negative, namely -3.421. It study proves that tax understanding does not affect perceptions of tax evasion. Thus, the second hypothesis (H_2) is rejected.

d. Love of Money (X_3)
Based on the partial results of multiple linear regression testing shown in Table 6 above, the coefficient value for the independent variable love of money (X_3) is 0.557, which means that if the independent variable love of money (X_3) has increased assuming that the other independent variables are constant, then the dependent variable, namely the perception of tax evasion, will increase by 0.557. The hypothesis is accepted if count > table or sig value <0.05. The table value at α=0.05 is 1.97. The love of money variable has a count value of 1.313 and a sig value of 0.191. Thus, count < table, namely 1.313 <1.97 or a significance value of 0.191> 0.05 can be said. The coefficient value of the love of money variable is positive, namely 1.313. This study proves that the love of money affects the perception of tax evasion. Thus, the third hypothesis (H_3) is rejected.

e. Based on the results of partial multiple linear regression testing shown in Table 6 above, it is explained that reliability (X_1) after being moderated on tax education (Z) has a negative moderating coefficient of 0.002 and hypothesis testing is done by comparing count with stable value. The hypothesis is accepted if count > table or sig. < 0.05. The table value at α=0.05 is 1.97. The moderating variable (X_1_Z) count is -0.080, and the sig. 0.936. Thus it can be said that count> table, namely -0.080 > 1.97 or a significance value of 0.936 > 0.05. The coefficient value of the tax education variable (X_1_Z) is negative, namely 0.020. This shows that this study can prove that tax education does not moderate the relationship of religiosity to perceptions of tax evasion. Thus, the fourth hypothesis (H_4) is rejected.

f. Based on the partial multiple linear regression test results shown in Table 4.6 above, it is explained that tax understanding (X_2) after being moderated on tax education (Z) has a positive moderating coefficient of 0.035 and hypothesis testing is done by comparing count with stable value. The hypothesis is accepted if count> table or sig. < 0.05. The table value at α=0.05 is 1.97. The moderating variable (X_2_Z) count is 3.507, and the sig. Is 0.01. Thus it can be said that count> table, namely 3.507 > 1.97 or a significance value of 0.01 <0.05. The coefficient value of the tax education variable (X_2_Z) is positive, namely 0.035. This shows that this study can prove that tax education can moderate the relationship between tax understanding and perceptions of tax evasion. Thus, the fifth hypothesis (H_5) is accepted.

g. Based on the partial results of multiple linear regression testing shown in table 6 above, it is explained that tax understanding (X_3) after being moderated on tax education (Z) has a negative moderation coefficient if is 0.035 and hypothesis testing is done by comparing count with stable value. The hypothesis is accepted if count> table or sig. < 0.05. The table value at α=0.05 is 1.97. The moderating variable (X_3_Z) count is -1.486, and the sig. is 0.139. Thus, count> table -1.486 < 1.97 or a significance value of -1.486>0.05 can be said. The coefficient value of the tax education variable (X_3_Z) is negative, namely 0.035. This shows that this study can prove that tax education does not moderate the relationship between the love of money and the perception of tax evasion. Thus, the sixth hypothesis (H_6) is accepted.

4. CONLUSION

The results showed that religiosity did not affect tax evasion, so the first hypothesis was rejected. Namely, religiosity had a positive effect on the perception of tax evasion. People who obey religion are not necessarily obedient to taxes because not everyone in their religious beliefs teaches students more about behaviour and norms related to religion. In contrast, tax evasion is bad behaviour but indirectly does not correlate with religious teachings and beliefs. These results support the opinion of Navalia (2018). Namely, religiosity does not affect tax evasion. Based on the results of multiple linear regression testing partially, the second hypothesis is that tax understanding does not affect tax evasion because the results prove that tax understanding (X2) does not affect tax evasion. After all, students get a practical approach to tax calculations in the learning process. The research results show that this study proves that the love of money affects perceptions of tax evasion. Thus, the third hypothesis that the love of money does not affect tax evasion is rejected and does not support Farhan's research (2019), proving that the love of money significantly negatively affects perceptions of tax evasion. The results of this study indicate that this study can prove that tax education does not moderate the relationship of religiosity to perceptions of tax evasion. Thus, the fourth hypothesis (H4) is rejected. The results show that this study can prove that tax education can moderate the relationship between tax understanding and perceptions of tax evasion. Thus, the fifth hypothesis (H5) is accepted. The research results show that this research can prove that tax education does not moderate the relationship between the love of money and the perception of tax evasion. Thus, the sixth hypothesis (H6) is accepted.

REFERENCES

[1] R. Taha and N. Loganathan, "Causality between tax revenue and government spending in Malaysia," *Int. J. Bus. Financ. Res.*, vol. 2, no. 2, pp. 63–73, 2008.

[2] S. Suciaty, "Persepsi Wajib Pajak Mengenai Korupsi Pajak dan Pengaruhnya terhadap Kepatuhan Wajib Pajak (Studi pada Wpop yang Menjalankan Usaha di Kpp Pratama Malang Utara)." Brawijaya University, 2014.

[3] N. Habibov, A. Auchynnikava, R. Luo, and L. Fan, "Who wants to pay more taxes to improve public health care?," *Int. J. Health Plann. Manage.*, vol. 33, no. 4, pp. e944–e959, 2018.

[4] M. Farhan, H. Helmy, and M. Afriyenti, "Pengaruh machiavellian dan love of money terhadap persepsi etika penggelapan pajak dengan religiusitas sebagai variabel moderasi," *J. Eksplor. Akunt.*, vol. 1, no. 1, pp. 470–486, 2019.

[5] N. R. Pradanti and A. Prastiwi, "Analisis pengaruh love of money terhadap persepsi etis mahasiswa akuntansi," *Diponegoro J. Account.*, pp. 661–672, 2014.

[6] M. A. Dewanta and Z. Machmuddah, "Gender, religiosity, love of money, and ethical perception of tax evasion," *J. Din. Akunt. dan Bisnis*, vol. 6, no. 1, pp. 71–84, 2019.

[7] F. A. Nauvalia, Y. Hermawan, and T. Sulistyani, "Pengaruh religiusitas, pemahaman perpajakan, status sosial ekonomi dan love of money terhadap persepsi penggelapan pajak," *Permana J. Perpajakan, Manajemen, Dan Akunt.*, vol. 9, no. 2, 2018.

[8] T. Li-Ping Tang, Y. Chen, and T. Sutarso, "Bad apples in bad (business) barrels: The love of money, Machiavellianism, risk tolerance, and unethical behavior," *Manag. Decis.*, vol. 46, no. 2, pp. 243–263, 2008.

[9] Y. Yusuf, L. Anthoni, and D. Fahmi, "SOSIALISASI PERHITUNGAN PPH PASAL 21 UNTUK PEGAWAI TIDAK TETAP DAN PEGAWAI DENGAN UPAH/HARIAN DENGAN METODE GROSS UP," *J. Abdi Masy. Multidisiplin*, vol. 1, no. 1, pp. 36–42, 2022.

[10] W. Surahman and U. Y. Putra, "Faktor-faktor persepsi wajib pajak terhadap etika penggelapan pajak," *J. REKSA Rekayasa Keuangan, Syariah, Dan Audit*, vol. 5, no. 1, pp. 1–10, 2018.

[11] M. Mardiasmo, "Perpajakan Edisi Terbaru." Yogyakarta: Penerbit Andi, 2016.
[12] H. Kurniawan, S. Kumadji, and F. Yaningwati, "Pengaruh Sosialisasi Perpajakan dan Persepsi Wajib Pajak tentang Pelaksanaan Sensus Pajak Nasional terhadap Kesadaran Wajib Pajak Orang Pribadi: Survei terhadap Wajib Pajak Orang Pribadi di Wilayah Banyuwangi," *J. Perpajak.*, vol. 3, no. 1, 2014.
[13] S. K. Rahayu, *Perpajakan (Konsep dan Aspek Formal*. Bandung, 2017.
[14] I. Santoso and N. Rahayu, "Corporate tax management," 2018.
[15] J. Tumewu, "Persepsi Mahasiswa Fakultas Ekonomi Mengenai Penggelapan Pajak (Studi pada Mahasiswa Ekonomi Universitas Wijaya Kusuma Surabaya)," 2018.
[16] M. Kuncoro, "Metode Riset untuk Bisnis dan Ekonomi: Bagaimana Meneliti dan Menulis Tesis," *Mark. Res. 8th Ed. New York John Wiley Sons, Inc*, 2013.