



Perceived AI Capability: The Determinant of Tax Evasion Intention

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ABSTRACT

This study uses personality factors as a moderating variable to investigate how perceived AI capacity and tax morale affect tax evasion intention. This study employs a quantitative survey approach using questionnaires distributed to taxpayers in Indonesia through convenience sampling and using Structural Equation Modeling with LISREL (SEM-LISREL) to examine the direct and moderating effects among the variables. The results show that both tax morale and perceived AI competence have a negative and significant impact on tax evasion intention, indicating that lower intents to evade taxes are linked to better tax morale and stronger perceptions of AI capabilities. The negative correlation between perceived AI competence and tax evasion intention is somewhat mitigated by openness to experience, one of the five personality qualities. The negative connection between tax morale and tax evasion intention is considerably strengthened by agreeableness and receptivity to new experiences, suggesting that personality traits affect how well moral and technological systems reduce tax evasion intention. The findings extend the implementation of the Theory of Planned Behavior by demonstrating that technological perceptions, tax morale, and personality characteristics jointly contribute to explaining tax evasion intention. Practically, tax authorities should strengthen AI-based tax monitoring and detection capabilities while simultaneously fostering taxpayers' tax morale and considering individual personality differences in designing tax evasion strategies. By combining perceived AI capabilities, tax morale, and the Big Five personality traits into a single framework to explain tax evasion intention in the setting of Indonesia's digitalized tax administration, this study adds to the body of knowledge.

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1. INTRODUCTION

The advancement of Artificial Intelligence (AI) in the increasingly sophisticated digital age has significantly altered many facets of society, including the tax system. AI has the potential to improve efficiency, accuracy, and transparency in tax administration through data processing automation, anomaly detection, and analysis of complex taxpayer behavior missed by humans (Sari Dewi et al., 2025). The implementation of AI in tax administration is also believed to strengthen the ability of tax authorities to detect non-compliance and potential violations, speed up the audit process, and identify complex tax evasion patterns (Zaqeeba, 2024). However, the effectiveness of the influence of AI in the context of tax compliance does not only depend on the technology itself but also on the perception and capabilities of taxpayers towards AI. Perceived AI capability affects taxpayer behavior because taxpayers' belief that tax authorities have sophisticated and effective artificial intelligence systems increases risk perception of the detection of tax evasion practices, thereby reducing taxpayers' intentions to commit tax evasion (Zaqeeba, 2024). In the context of behavior, tax evasion is also seen as the result of individual or organizational decisions that consider the economic benefits and risks of sanctions, as well as being influenced by psychological and institutional factors (Kaur and Kumar, 2025). Therefore, the study of tax evasion intention is crucial, because it can explain the factors that influence taxpayers' decisions at the stage before actual behavior occurs (Ajzen, 1991; Owusu et al., 2022).

Both internal and external factors have an impact on the intention to evade taxes (Mangoting et al., 2021) in the form of individual moral values. One of the concepts that plays an important role in this is tax morality, which is an intrinsic motivation that encourages individuals to fulfill tax obligations based on ethical values, social norms, and a sense of responsibility as citizens. Individuals with high tax morale levels tend to view tax payments as a moral obligation, so they have a lower tendency to develop tax evasion intentions. Conversely, low tax morale can weaken moral barriers to opportunistic behavior and increase tax evasion intention, as individuals are more likely to justify tax evasion or evasion as acceptable (Owusu et al., 2022; Torgler, 2021). High tax morale also contributes significantly to increased tax compliance and decreased tax avoidance practices, driven by individual awareness of moral obligations in fulfilling tax responsibilities in the public interest (Puklavec et al., 2025). On the other hand, taxpayer behavior is also greatly influenced by internal psychological factors (Prastiwi et al., 2023) derived from individual attitudes in making decisions, including decisions in fulfilling tax obligations (Taing and Chang, 2021). Personality traits affect the way individuals view tax obligations, which play a role in forming the intention to comply or commit tax evasion (Hayat et al., 2022). In the context of tax behavior, personality traits can act as a moderation variable that affects the strength and direction of the relationship between key determinants, such as perceived AI capability or tax morale, and tax evasion intention (Owusu et al., 2022). Most previous studies have shown that increased oversight and law enforcement capabilities tend to lower tax evasion practices through deterrence mechanisms (Kaur and Kumar, 2025). However, studies that specifically link perceptions of technological capabilities, especially AI, to the formation of tax behavior intentions are still very limited. In addition, the human and AI interaction literature shows that perceptions of algorithm competencies do not necessarily result in compliance but can rather trigger adaptive and strategic responses from users (Castelo et al., 2022). This gap is the basis for this study to test how perceived AI capability influences tax evasion intention empirically. This study has several differences compared to previous studies that examined tax evasion intention. Most of the previous research has focused on traditional factors (Paulus et al., 2023) without considering the role of taxpayers' perceptions of AI technology capabilities in tax administration systems (Kaur and Kumar, 2025). This study incorporates perceived AI capability as a technology-

based variable in explaining tax evasion intention, which has been dominated by traditional techniques, utilizing Coretax, an integrated digital tax administration system utilized in Indonesia. Research that incorporates moral tax in a digital context is still limited, even though the relationship between moral motivation from within and technology-based supervision can produce different compliance patterns compared to traditional methods of supervision (Owusu et al., 2022; Torgler, 2021). In the literature on tax psychology and behavior, traits such as conscientiousness, agreeableness, and neuroticism have been shown to shape the way individuals evaluate risk, respond to authority, and process social norms related to tax obligations (Hayat et al., 2022; Alm and Torgler, 2012). Individuals with a high level of conscientiousness, for example, tend to be more responsive to the supervisory system and have a stronger moral commitment, so the influence of perceived AI capability and tax morale on tax evasion intention can vary depending on the taxpayer's personality profile (Torgler, 2021; Owusu et al., 2022). Therefore, the use of personality traits as a moderation variable helps this study understand under what conditions the relationship between variables can change, thus providing a clearer picture of tax evasion behavior.

In the context of Indonesia's digital tax administration system, specifically Coretax, this study aims to investigate the effects of perceived AI capability and tax morale on taxpayers' intention to evade taxes. Additionally, it looks into the moderating role of personality traits in the relationships between perceived AI capability and tax evasion intention as well as between tax morale and tax evasion intention. The study contributes to the accounting and taxation literature by extending research on tax evasion beyond traditional enforcement mechanisms. In particular, the study provides empirical insights into the role of perceived AI capability as a technology-related determinant of tax evasion intention, integrates tax morale as an intrinsic motivational factor, and recognizes personality traits as an individual characteristic that may influence taxpayers' responses to AI-based monitoring and moral considerations. By examining these relationships within the emerging digital tax administration environment in Indonesia, the study also provides practical implications for tax authorities in developing evasion strategies that combine AI-enabled monitoring, taxpayer education, and behavioral approaches.

The introduction should only contain a maximum of five paragraphs. The opening paragraph shows the state of the art- which places the research position among previous studies. The next paragraph must contain the research gap (gaps in previous research) and the novelty of the research conducted by the author.

2. METHODS

Convenience sampling, a non-probability sampling method used in this study, selects respondents based on their availability, accessibility, and willingness to participate. Because the study focuses on individual and corporate taxpayers with experience in company operations and tax administration—a group for which a comprehensive and easily accessible sampling frame is not readily available—this sampling strategy was selected. Therefore, convenience sampling enables the researchers to obtain responses from eligible taxpayers who meet the study criteria within the practical constraints of data collection. A minimum of 200 respondents was targeted to provide an adequate sample for structural equation modeling (SEM) and to support reliable estimation of the proposed model (Hair et al., 2022). The research instrument was a structured questionnaire distributed online through Google Forms. The respondents comprised individual and corporate taxpayers engaged in business activities, selected based on their relevance to the issue of tax evasion intention in Indonesia. In accordance with the confirmatory objective of the study, the data were analyzed using CB-SEM with LISREL (Linear Structural Relations). CB-SEM

was selected because the study seeks to test a theoretically specified model and examine the hypothesized relationships among perceived AI capability, tax morale, personality traits, and tax evasion intention, rather than primarily focusing on prediction or exploratory theory development. In addition, CB-SEM allows the researchers to assess the overall goodness of fit between the hypothesized theoretical model and the empirical data, which is important for evaluating whether the proposed conceptual model adequately represents the observed relationships. This consideration distinguishes the present approach from PLS-SEM, which is particularly suitable when the primary objective is prediction, theory development, complex models, formative constructs, or situations involving non-normal data and relatively small samples (Hair et al., 2022). Given that the present study is designed to provide a confirmatory test of theoretically grounded hypotheses and employs a sample targeted at 200 or more respondents, CB-SEM was considered appropriate for evaluating both the measurement model and the structural relationships simultaneously.

3. RESULTS AND DISCUSSION

Table 1. Respondent profile

Profile	Category	Frequency	%
Gender	Men	96	44.7%
	Women	119	55.3%
Age	20 – 30 y.o	97	45.1%
	31 – 40 y.o	53	24.7%
	41 – 50 y.o	40	18.6%
	51 – 60 y.o	17	7.9%
	Over 60 y.o	8	3.7%
Education	High School/Vocational School	5	2.3%
	D3	1	0.5%
	S1	167	77.7%
	S2	39	18.1%
	S3	3	1.4%
Business Form	CV	78	36.3%
	PT	111	51.6%
	Private Company	17	7.9%
	SOEs	9	4.2%
Business Field	Dagang	99	46.0%
	Industry	32	14.9%
	Services	84	39.1%
Business Location	Jawa	153	71.2%
	Bali	21	9.8%
	Kalimantan	20	9.3%
	Sumatra	10	4.7%
	Sulawesi	9	4.1%
	Papua	2	0.9%

Based on **Table 1**, the majority of the 215 taxpayers who participated in this survey possessed PT (51.6%) and CV (36.3%) business forms. The most engaged business sectors are trade (46.0%) and services (39.1%), where the majority are domiciled on the island of Java (71.2%). The most respondents were women (55.3%), with the most age between 20 and 30 years old (45.1%) and most of the undergraduate education (77.7%).

Twelve question statements with five-tiered response alternatives on a Likert scale are used to gauge perceived AI capacity. The mean score of 3.66, which is closer to a score of 4, was obtained from respondents' answers to the questionnaire about perceived AI capabilities. This suggests that Indonesian taxpayers usually believe that the capabilities of AI tax (coretax) are sufficient. All of these statements are legitimate in assessing the perceived AI capability variable if the validity coefficient of each indicator is more than 0.5. There are fifteen statements in tax morale. The mean score of 3.43, which is closer to a score of 3, was obtained from the respondents' answers to the tax morale variable questionnaire, suggesting that Indonesian taxpayers are generally not very tolerant of tax rule infractions. All of these statements are valid for measuring the tax morale variable if the validity coefficient of each indicator is larger than 0.5. Twenty statements are used to operationalize the five aspects that make up personality traits.

The neuroticism component of the personality trait variable yielded a mean score of 3.01 (almost a score of 3), suggesting that Indonesian taxpayers have relatively modest levels of emotional instability. Then, a mean extraversion score of 3.81 (almost a score of 4) was found, suggesting that Indonesian taxpayers are gregarious and outgoing. In the aspect of agreeableness, a mean score of 3.42 (close to a score of 3) indicates that taxpayers in Indonesia are quite cooperative and quite sympathetic. In the aspect of conscientiousness, a mean score of 4.03 (close to a score of 4) indicates that taxpayers in Indonesia have order in life and like to motivate others. Finally, in the aspect of openness to experience, a mean score of 3.92 (close to a score of 4) indicates that taxpayers in Indonesia have creativity and easily accept new things. The coefficient of validity of each indicator greater than 0.5 indicates that all these statements are valid in measuring each aspect of the personality trait variable. Meanwhile, tax evasion intention consists of 10 items, with the result of respondents' responses obtained a mean score of 2.32 (still closer to score 2), indicating that tax evasion intentions in Indonesia are low. The results of the validity measurement show that the validity coefficient of each indicator greater than 0.5 indicates that all the statements are valid.

The purpose of the measurement model test is to evaluate each indicator of the variable under study for viability. Construct reliability (CR) and average variance extracted (AVE) data were used to test the measurement model. The evaluation of each measurement model based on the outcomes of processing using LISREL 8.7 is shown as illustrated in **Figure 1**.

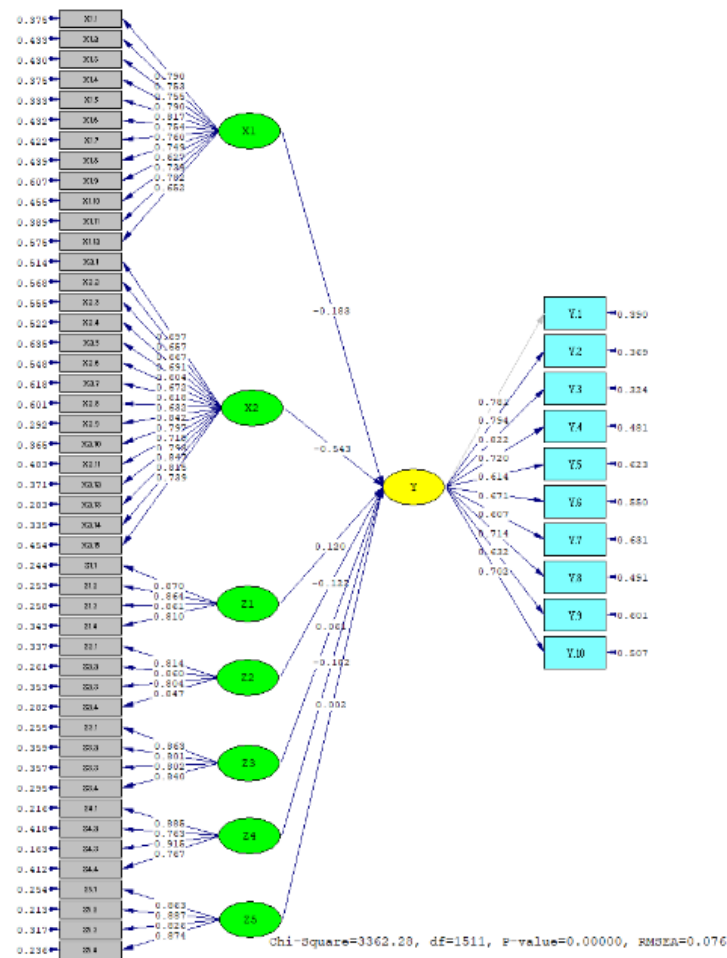


Figure 1. Measurement Model

Table 2. Evaluation results of the research variable measurement model

Variables	Symbol	Range of values λ	CR	AVE
Perceived AI capability	X1	0.627 - 0.817	0.939	0.561
Tax Morale	X2	0.604 - 0.847	0.942	0.524
Personality Traits				
Neuroticism	Z1	0.810 - 0.870	0.913	0.725
extraversion	Z2	0.804 - 0.860	0.900	0.692
Agreeableness	Z3	0.801 - 0.863	0.896	0.684
Conscientiousness	Z4	0.763 - 0.915	0.902	0.698
Openness	Z5	0.826 - 0.887	0.921	0.744
Tax Evasion Intention	Y	0.607 - 0.822	0.909	0.503

As shown in **Table 2**, each indication has an acceptable loading factor (λ) of greater than 0.5). When each variable's construct reliability (CR) score is higher than 0.70, it means that these indicators consistently measure the corresponding latent variables. Similarly, each variable's average variance extracted (AVE) value is greater than 0.5, meaning that, on average, each indicator's latent variables can reflect more than half of its information.

In order to classify the estimated findings into good models, the model fit test (goodness of fit) was used to determine whether the results were accurate in expressing the relationship between the variables under study (Hair et al., 2022). The following table lists a number of model fit testing criteria that are used in structural equation modeling.

Table 3. Model fit test results

Goodness of Fit Size	Expected	Results
Chi-Square	$p > 0.05$	$p = 0.000$
Chi-Square/df	< 2	2.23
Goodnes of Fit Index (GFI)	≥ 0.9	0.645
Root Mean Square Error of Approximation (RMSEA)	< 0.08	0.076
Root Mean Residual (RMR)	< 0.08	0.068
Non-Normed Fit Index (NNFI/TLI)	> 0.9	0.943
Normed Fit Index (NFI)	> 0.9	0.903
Relative Fit Index (RFI)	> 0.9	0.898
Incremental Fit Index (IFI)	> 0.9	0.946
Comparative Fit Index (CFI)	> 0.9	0.946
Comparative Fit Index (CFI)	> 0.9	0.946

Based on **Table 3**, the p-value for the overall model fit test using test (2 (chi-square)) was less than 0.05. According to test (2) results, the overall model obtained is not fit. The model under investigation has a GFI (Goodness of Fit Index) value of 0.645, which is less than 0.90. Additionally, both the RMR and the RMSEA value are less than 0.08, indicating that the model is still acceptable. Similarly, the model is still acceptable if the values of NFI, NNFI, CFI, and IFI have a greater than 0.90. The model obtained met the goodness of fit criteria in the RMSEA and RMR sizes (< 0.08), as well as the NFI, NNFI, CFI, and IFI sizes (> 0.90), according to the model fit test results. Therefore, it can be concluded that the model estimation results are still acceptable, indicating that the empirical model obtained is still consistent with the theoretical model.

The following is an overview of the values utilized in the structural model test.

Table 4. Recapitulation of hypothesis testing results

Path	Model 1		Model 2		Model 3		Model 4		Model 5	
	Coeff.	p*	Coeff.	p*	Coeff.	p*	Coeff.	p*	Coeff.	p*
X1 => Y	-0.218	0.002	-0.191	0.006	-0.211	0.002	-0.175	0.008	-0.147	0.026
X2 => Y	-0.593	0.000	-0.551	0.000	0.578	0.000	-0.551	0.000	-0.549	0.000
Z1 => Y	0.185	0.002								
X1Z1 => Y	0.056	0.234								
X2Z1 => Y	-0.081	0.143								
Z2 => Y			-0.223	0.000						
X1Z2 => Y			-0.023	0.352						
X2Z2 => Y			-0.018	0.393						
Z3 => Y					-0.035	0.317				
X1Z3 => Y					0.108	0.118				
X2Z3 => Y					-0.224	0.001				
Z4 => Y							-0.193	0.004		
X1Z4 => Y							0.068	0.219		
X2Z4 => Y							-0.127	0.060		
Z5 => Y									-0.136	0.024
X1Z5 => Y									0.161	0.045
X2Z5 => Y									-0.222	0.001
R Square	0.544		0.551		0.549		0.546		0.559	

The impact of perceived AI competence (X1) on tax evasion intention (Y) is the first hypothesis to be investigated. As shown in **table 4**, the path coefficient of perceived AI capability to tax evasion intention is all marked negative with a probability value (p) all of which are less than 0.05. Therefore, it can be said that tax evasion intention in Indonesia is significantly and negatively impacted by perceived AI capabilities. The study's findings offer empirical proof that more sophisticated tax AI capabilities (coretax) will lower the intention to evade taxes.

When taxpayers believe that the Coretax (AI) system used by tax authorities is capable of accurately detecting fraud, they will reconsider their intention to embezzle taxes because they feel that the chances of escaping are getting smaller. This mechanism works through an increase in perceived detection probability; the higher the taxpayer's perception of AI capabilities in Coretax, the greater the sense of "supervised" they feel, so that the intention to do tax evasion decreases. Through AI integration, the probability of detection becomes stronger, and taxpayers become more compliant as they perceive that tax authorities have more accurate information about their actual fiscal situation. In other words, perceived AI capabilities not only change the real behavior of taxpayers but also change the way they think about the risk of being caught before deciding whether to comply.

This argument is consistent with the logic of deterrence theory, which holds that risk assessments have a significant impact on the decision to pilfer taxes. The Theory of Planned Behavior (Ajzen, 1991) was also supported by the study participants' higher compliance intent when they thought AI improved audit targeting, as perceptions of detection probability and fairness played a major role in shaping compliance intent. It was demonstrated that increased detection probability reduced the incentive to commit embezzlement.

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The impact of tax morale (X2) on tax evasion intention (Y) is the second hypothesis that needs to be investigated. In Table 4, the path of tax coefficient morale to tax evasion intention is denoted negative with a probability value (p), all of which are less than 0.05. Thus, it can be stated that tax morale has a major effect on tax evasion intention in Indonesia. The results of this study provide empirical proof that the higher the tax morale, the lower the tax evasion intention. This happens because tax morale reflects the intrinsic belief of individuals that paying taxes is a moral obligation as part of their responsibility to society and the state. Taxpayers who have high tax morale do not need external pressures such as the threat of sanctions or supervision to comply, because their compliance grows from within themselves. On the other hand, taxpayers with low tax morale tend to view taxes as a burden that can be avoided if there is an opportunity, so the intention to do tax evasion becomes greater. These findings are supported by research of Hananto et al. (2023), Owusu et al. (2022), Raharjo and Tyas (2019), and Parwati et al. (2021). Furthermore, Taing and Chang (2021) affirm that when taxpayers have low tax morals, they will tend to be negligent in paying taxes and engage in tax evasion.

The impact of perceived AI competence mediated by neuroticism (X1Z1) on tax evasion intention (Y) is the third hypothesis to be investigated. In Table 4, the path coefficient of perceived AI capability moderated by neuroticism towards tax evasion intention is positively marked with a probability value of > 0.05. These results show that the association between perceived AI competence and tax evasion intention was unaffected by an individual's degree of

anxiety, emotional instability, or inclination to feel apprehensive. When taxpayers believe that the tax system has a high ability to detect violations, the effect is relatively equal on individuals with high and low levels of neuroticism. Thus, it can be concluded that neuroticism is not able to strengthen the influence of perceived AI capability on tax evasion intention in Indonesia.

The fourth hypothesis to be tested is the effect of perceived AI capability moderated by extraversion (X_{122}) on tax evasion intention (Y). In Table 4, the path coefficient of perceived AI capability moderated by extraversion to tax evasion intention is negative with a probability value of > 0.05 . These findings suggest that the characteristics of individuals who are actively social, communicative, and easily interact with the environment do not affect how taxpayers respond to the presence of AI technology in the tax system. Perceived AI capability is related to the belief that the system can detect violations effectively so that it is processed more as information about the risks and opportunities of violations. As a result, people with high and low extraversion tend to react to AI's capacity to identify tax non-evasion in comparable ways. Therefore, it can be said that extraversion cannot increase the impact of perceived AI capabilities on Indonesian tax evasion intention.

The fifth hypothesis that will be tested is the effect of perceived AI capability moderated by agreeableness (X_{123}) on tax evasion intention (Y). In Table 4, the path coefficient of perceived AI capability moderated by agreeableness to tax evasion intention is positively marked with a probability value of > 0.05 . These results show that the association between perceived AI competence and tax evasion intention is unaffected by the traits of people who are cooperative, trustworthy, and considerate of social ties. This can happen because perceived AI capability is more related to the perception of the effectiveness of technology and the risk of detecting violations, while agreeableness is more related to social orientation and interpersonal relationships. Therefore, it can be said that agreeableness cannot increase the impact of perceived AI competence on Indonesian tax evasion intention.

The sixth hypothesis of the fourth part to be tested is the effect of perceived AI capability moderated by conscientiousness (X_{124}) on tax evasion intention (Y). In Table 4, the path coefficient of perceived AI capability moderated by conscientiousness towards tax evasion intention is positive with a probability value of > 0.05 . These results demonstrate that the impact of perceived AI capabilities on tax evasion intention is not increased nor decreased by the traits of disciplined, responsible, and organized people. One possible reason is that the perception of AI's ability to detect violations has been strong enough to influence all groups of taxpayers regardless of their level of conscientiousness. In other words, when the taxpayer perceives that the tax system is capable of effective supervision, the characteristics of individual discipline are no longer the determining factor in the relationship. Thus, it can be concluded that conscientiousness is not able to strengthen the influence of perceived AI capability on tax evasion intention in Indonesia.

The seventh hypothesis of the fifth part to be tested is the effect of perceived AI capability moderated by openness to experience (X_{125}) on tax evasion intention (Y). In Table 4, the path coefficient of perceived AI capability, moderated by openness to experience to tax evasion intention, is positive with a probability value of < 0.05 . Therefore, it can be inferred that openness to experience can mitigate the impact of perceived AI capabilities on Indonesian tax evasion intention. Openness to experience is linked to critical assessment of new technologies and intellectual curiosity when viewed through the lens of moderation. In the context of this study, Coretax, people with high openness likely to be interested in adopting AI with deeper contemplation, striking a balance between interest in innovation and understanding of dangers and ramifications. This quality is what makes being open to experiencing a relevant moderator

possible. Individuals who have it not only know that AI exists within Coretax but also as part of the development of systems that can be understood, learned, and adapted. The results of this study show that openness to technology does not necessarily increase the effectiveness of AI-based surveillance. Taxpayers who are more open to innovation tend to be more adaptive to technological changes so that the influence of the perception of AI's ability to suppress tax evasion intention is not as strong as in individuals who are less open to new experiences. These results show that the effectiveness of the implementation of tax technology is not only determined by the capabilities of the system but also influenced by the psychological characteristics of taxpayers who are users of the system.

The eight hypotheses to be tested are the effect of tax morale moderated by neuroticism (X_{221}) on tax evasion intention (Y). In Table 4, the path of tax coefficient morale moderated by neuroticism towards tax evasion intention is negatively marked with a probability value of > 0.05 . These results imply that an individual's degree of worry or emotional instability has no bearing on the association between tax morale and tax evasion intention. Tax morale is an internal moral value associated with convictions regarding the significance of paying taxes. These ideals are typically steady and difficult to alter by personal emotional circumstances. As a result, both those with high and low degrees of neuroticism experience the impact of tax morale on tax evasion. Therefore, it can be said that neuroticism cannot increase the impact of tax morality on the intention to evade taxes in Indonesia.

The impact of tax morale modulated by extraversion (X_{222}) on tax evasion intention (Y) is the ninth hypothesis to be investigated. Table 4 shows a negative path with a probability value of > 0.05 for the tax coefficient morale modulated by extraversion to tax evasion intention. These results show that the association between tax morale and tax evasion intention is independent of an individual's degree of social interaction openness. In essence, tax morale is an internal drive derived from moral principles and a person's sense of accountability for their tax duties. The impact of tax morale on tax evasion seems to be less dependent on extraversion traits that represent personal preferences in engaging with the social environment because it originates from internal beliefs. Therefore, it can be said that extraversion cannot increase the impact of tax morality on the intention to evade taxes in Indonesia.

The tenth hypothesis of the third part to be tested is the influence of tax morale moderated by agreeableness (X_{223}) on tax evasion intention (Y). In Table 4, the path of tax coefficient morale moderated by agreeableness to tax evasion intention is negative with a probability value of < 0.05 . Thus, it can be concluded that agreeableness is able to strengthen the influence of tax morale on tax evasion intention in Indonesia. In the context of tax morale and tax evasion intention, agreeableness acts as a reinforcer because agreeable individuals not only have high tax morals but are also more consistent in translating these morals into real actions not to embezzle taxes. Tax morality is basically the belief that paying taxes is a moral obligation and contribution to society. For individuals with high agreeableness, this belief feels more meaningful because they are naturally oriented towards the common good. In other words, when a person has high tax morals while having agreeable traits, the urge not to embezzle taxes becomes stronger because the two factors support each other. According to research by [Owusu et al. \(2022\)](#), agreeableness is positively correlated with tax morale, which is negatively correlated with the willingness to evade taxes. This suggests that agreeableness enhances the role of tax morale in preventing tax evasion. In line with that, a study by [Jassem et al. \(2021\)](#) on 503 taxpayers in Malaysia proved that agreeableness was significantly negatively correlated with tax non-compliance intention. Meanwhile, within the framework of the Big Five, research by [Huels and Parboteeah \(2019\)](#) found that agreeableness shows a consistent relationship with ethical

behavior, including tax evasion, because agreeable individuals are naturally encouraged to behave according to applicable social and legal norms. Furthermore, [Hananto et al., \(2023\)](#) research also shows that agreeable taxpayers are more consistent in translating their tax morals into concrete actions, not committing tax evasion.

The eleventh hypothesis that will be tested is the effect of tax morale moderated by conscientiousness (X_{224}) on tax evasion intention (Y). In Table 4, the path of the moral tax coefficient moderated by conscientiousness towards tax evasion intention is negative with a probability value of > 0.05 . These findings suggest that individual levels of discipline and responsibility do not affect the relationship between tax morale and tax evasion intention. One possible reason is because tax morale and conscientiousness are both related to compliance and responsibility aspects, so the influence of tax morale on tax evasion intention has been strong enough to explain taxpayers' behavior without the need to be strengthened by conscientiousness. Thus, it can be concluded that conscientiousness is not able to strengthen the influence of tax morale on tax evasion intention in Indonesia.

The twelve hypothesis of the fifth part to be tested is the influence of tax morale moderated by openness to experience (X_{225}) on tax evasion intention (Y). In Table 4, the path of tax coefficient morale moderated by openness to experience tax evasion intention is negatively marked with a probability value of < 0.05 . These findings indicate that the higher the level of openness to experience that taxpayers have, the stronger the influence of tax morale in reducing tax evasion intention. Individuals with a high level of openness tend to be more open to new ideas, information, and values, making it easier to internalize the importance of tax evasion as a social and moral responsibility. As a result, when taxpayers have high tax morals, the characteristics of openness to experience further strengthen the tendency to avoid tax evasion behavior. These findings show that efforts to increase moral awareness of taxation will be more effective for taxpayers who have high openness to information and understanding of tax benefits for society and state development. Thus, it can be concluded that openness to experience is able to strengthen the influence of tax morale on tax evasion intention in Indonesia.

The R-squared value (R^2) in this study was used to measure the model's ability to explain the variation of the Tax Evasion Intention variable. The test results showed that the R^2 value in all five models was in the range of 0.544–0.559, which indicates that the model has a moderate predictive ability for the Tax Evasion Intention variable. The highest R^2 value was found in Model 5 at 0.559, which indicates that 55.9% of the variation in tax evasion intention can be explained by the variables perceived AI capability, tax morale, and openness to experience, while the remaining 44.1% is influenced by other factors not included in the model.

4. CONCLUSION

Perceived AI capability has a negative effect on tax evasion intention in Indonesia. The more adequate the capabilities of tax AI (Coretax), the less the intention of tax evasion. The only one of the five personality trait components that significantly moderates the impact of perceived AI competence on tax evasion intention is openness to experience. A positive moderation coefficient shows that openness to experience tends to weaken the negative influence of perceived AI capability on tax evasion intention. In Indonesia, tax evasion intention is negatively impacted by tax morale. The intention to evade taxes decreases as tax morale rises. Only agreeableness and openness to new experiences, out of the five personality qualities, significantly moderate the impact of tax morale on the desire to evade taxes. The negative impact of perceived AI competence on tax evasion intention tends to be reinforced by agreeableness and openness to experience, according to a negative moderation coefficient.

This research makes an important contribution by proving that taxpayers' perception of AI capabilities in tax systems such as Coretax has been proven to be able to suppress tax evasion intentions, a point of view that is still rarely studied in Indonesian tax literature. However, technology alone is not enough; moral or moral awareness from within to pay taxes remains the most basic factor that determines a person's compliance, so the two must go hand in hand. What distinguishes this study from the previous is that it is proven that a person's personality character, especially agreeableness and openness to experience, also determines how strong the influence of these two factors is, bringing together three disciplines that are rarely studied together, namely tax technology, moral psychology, and personality psychology. Practically, this finding suggests that the Directorate General of Taxes needs to not only improve Coretax's technical capabilities but also actively communicate them to the public in easy-to-understand language so that taxpayers understand that the integrated Coretax system has risk analysis and noncompliance detection capabilities.

5. REFERENCES

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