# Understanding Human Behavior in Wealth and Assets through Ethnographic Analysis (Case Study on Mapping Human Preferences in Reporting Tax)

## Helma Malini[1]✉ and Felita Budiman Nilam[2]

[12] Faculty of Economics and Business, University of Tanjungpura, Indonesia
Jl. Prof. Dr. H. Hadari Nawawi, Pontianak, West Borneo, Indonesia

**Abstract**

**Purpose:** This study is motivated by the tax amnesty phenomenon, which demonstrates that many taxpayers do not fully report their taxes and keep their assets in tax haven country. This study aims to gain a better understanding of the diverse behaviors of taxpayers with their varying life experiences and perspectives on their wealth and assets.

**Method:** This study employs ethnographic methods to accomplish these objectives. Ethnography is a qualitative method by which researchers can examine the culture of groups over a specified or extended period of time.

**Finding:** The results of this study indicate that each individual has different tax reporting preferences. Most of the respondents were chosen by portion system in personality indicator. However, when it comes to reporting their wealth and assets they tend to covered their asset and could not fully trust the government.

**Novelty:** This research has implications for the world of taxation in terms of better understanding human behavior, as taxpayers when it comes to reporting tax.

## INTRODUCTION

The tax amnesty program established in Indonesia has been able to stimulate economic growth, reduce inflation rates, and encourage capital inflows, consequently raising foreign exchange reserves and strengthening the rupiah exchange rate (Pravasanti, 2018). The Indonesian policy of tax amnesty has aided in boosting economic growth, lowering inflation rates, and bringing in more foreign currency. This has increased foreign exchange reserves and strengthened the rupiah's exchange rate. Not only does the tax amnesty boost the Indonesian economy, but it also reveals that many taxpayers underreport their wealth and even attempt to hide it abroad (Hermawan et al., 2020).

A simple way to hide assets is to store money abroad, which is a common thing to do. Foreign investors also often invest in Indonesia. But it becomes a problem when people find out we are trying to hide and under-report our wealth. People who invest their money in tax haven countries get benefits like low tax rates and a high level of privacy for customer information

author (✉)
E-mail: helma.malini@ekonomi.untan.ac.id

(Dharmapala & Hines Jr, 2009). Tax payers want to keep their privacy and safety safe. When people don't pay their taxes, this is called "tax non-compliance". However, instead of just relying on the tax amnesty, the government has set up the Automatic Exchange of Information (AEoI). Automatic exchange of information is a way for countries that have adopted it to send financial information to each other automatically (Setiadi, 2016).

People often hide their wealth in tax havens by setting up a legal vehicle (like a corporation or trust) to hold their wealth or assets without telling anyone who they are or what wealth or assets the legal vehicle is holding. With AEoI, taxpayers who hide their assets in other countries will be easier to find, and the number of people who don't pay their taxes will decrease. By actively exchange information means that includes the presentation of all relevant information about an entity's financial condition and results of operations (Mary-Jo Kranacher, 2011).

Two (two) factors—rationality and irrationality—influence individual financial behavior in the preceding case. When individuals dread being truthful about their assets, their emotions take over and they experience nervousness or anxiety, resulting in a drop in assets. Individual financial behavior is far more influenced by rational than irrational factors. This is quantified by a lack of knowledge on the influence of rules or financial issues on taxes. In addition, individuals make financial decisions based on their instincts and emotions. They avoid threats that make them feel inferior, yet this emotional response impairs their judgment (Fenton-O'Creevy et al., 2011).

A research by (Hashimzade et al., 2013) which looks at the new field of behavioral economics for tax compliance and explains the behavioral economics tax compliance model in detail. An experiment was done to find out why taxpayers change their behavior in response to different tax policies, especially when they are personal, educational, or religious in nature. Taxpayer behavior is also linked to tax morale in order to define tax compliance and show that the high level of tax avoidance is in line with the rate increase (Bethencourt & Kunze, 2019).

From the point of view of behavior, it was said that how likely taxpayers are to hide some of their money and assets from tax officials depends on how much they trust the government. They did this because of the political instability, which was shown by the corruption trials. Compliance or not is thought to be affected by a taxpayer's intuition, tax rules, personal circumstances, tax rates, and problems with the government. Several study also looks at how people act as taxpayers from more than one point of view, not just (Filippin et al., 2013; Houser et al., 2012; Llacer et al., 2018).

Also, since the signs of human behaviour can be different for each tax payer based on how they act, changes in how tax payers act can be influenced by their knowledge of the relevant tax laws. This is because people can act in unexpected way (Syahputra et al., 2020). Through socialization, taxpayers can learn more about how important it is to meet all of their tax obligations and the penalties that come with not doing so. If you don't interact with other people, your perceptions and reality might not match up. Cases like this keep happening because people are afraid to list all of their assets on their tax returns because they think that their assets will be taxed or cause their tax payments to go up.

Tax morale and trust in the government are two important things that need to be in place for people to be willing to pay their taxes on their own. When fairness is reached and taxpayers' opinions are the same, a decision from the tax authority that is accepted is made (Llacer et al., 2018; Niesiobędzka, 2014)

Additionally, the tax authority's organizational fairness literature shows how taxpayers see the fairness of taxes. This information can be used by policymakers to figure out the best ways to get people to pay their taxes voluntarily (Farrar et al., 2020) and it's clear that how people, especially taxpayers, feel about justice is a key part of getting them to report their taxes. Fraud is more likely to happen when someone thinks they are being treated unfairly (Helhel & Ahmed, 2014; Houser et al., 2012; Phillips, 2014).

Constantly reminding people of the benefits of paying taxes makes them more likely to do

**Table 1.** Respondent Profile

| No | Respondent Profile | Number of Respondent | Remarks |
|---|---|---|---|
| 1 | Students/employee | 10 | Student who also worked during the day and a student in the afternoon until night (PPAPK/Regular B) |
| 2 | Employee | 5 | Private and Civil Servant |
| 3 | Households | 5 | Households (man or woman) whom also working and paying taxes |

so or not do so. This fits with the theory of planned behavior, which says that people tend to act in line with their intentions (Ouda, 2021). Taxpayers' decisions are also affected by things like the possibility of bad things happening if they don't pay or report their taxes correctly, the presence of a tax-compliant environment around them, and the existence of strong laws that regulate tax payer behavior, especially by the government (Aljaaidi et al., 2011; Benk et al., 2011).

Table 1 provides demographics of the respondent profile, which is primarily comprised of students who were employed in the morning and enrolled in college in the afternoon. The remaining repondents are employees and members of families that are required to pay taxes, whether in terms of salary tax or property tax.

In this case, the government not only helps make tax rules that are legally binding, but it also shows transparency in how tax money is spent, spreads information about policies that have been put into place, and provides service facilities to meet the needs of taxpayers (Hartl et al., 2015). This can help taxpayers see how important it is to pay their taxes, which can change their thoughts and plans about people who haven't paid their taxes or reported their income and assets. Socialization about policy is good because it helps people understand how these rules should be used so that they don't cause problems in the long run, especially for business entities (Rahmadini & Cheisviyanny, 2019).

This study seeks to provide a comprehensive understanding of compliance from the taxpayer's perspective, focusing on how they perceive and act toward assets and obligations that influence how they report their taxes.

**Table 2.** Ethnographic Interview Step

| No. | Ethnographic Interview Step |
|---|---|
| 1. | Determining Respondents |
| 2. | Interview with respondents |
| 3. | Make ethnographic notes |
| 4. | Asking Descriptive Questions |
| 5. | Delivering an ethnographic analytic Interview |
| 6. | Make a domain analysis |
| 7. | Asking structural questions |
| 8. | Make a Taxonomic Analysis |
| 9. | Asking contrasting questions |
| 10. | Finding cultural themes |
| 11. | Finding cultural themes |
| 12. | Ethnographic writing |

Source: Spradley (2016)

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**Table 3.** Question Type

| No. | Type of Question | Example Question |
|---|---|---|
| 1. | Question that is descriptive <br><br> This type of question enables the collection of a explanation that is expressed in the informant's native tongue. Descriptive questions are the simplest to ask and use in all types of interviews. | Are you familiar with the terms "everyone receives the same" and "by portion"? |
| 2. | Structure-related issues <br><br> The questions are tailored to the informant and are designed to elicit information about how the informant organizes their knowledge. Researchers can use structural questions to elicit information about the fundamental elements of an informant's knowledge. | Do you believe in people you have never met? (YES/NO) |
| 3. | Contrast inquiries <br><br> Ethnographers can ascertain the meaning of the various terms used by informants in the original language. By contrasting questions, ethnographers can elicit information about the dimensions of meaning that informants employ to categorize objects and events in their world. | If you have a large sum of money, would you rather invest it abroad or at home? |

Source: Spradley (2016)

## METHODS

### Research paradigm

This study employs both an interpretive and ethnographic research paradigms. According to the interpretive paradigm, reality is subjective, created, discovered, and interpreted and can be used to explain how people act as taxpayers in terms of their wealth and assets in this study (Ponelis, 2015). The researchers used ethnographic methods to accomplish these objectives. Ethnography is a qualitative method by which researchers can examine the culture of groups over a specified or extended period of time (Ponelis, 2015).

Table 2 displayed the procedure for conducting an Ethnographic interview, which began with identifying the respondent and making ethnographic notes. The ethnographic notes are a crucial step because it is the step that determines the respondent's pattern based on their background, culture, profession, and specific day-to-day activities, allowing the interviewer to create questions that are primarily divided into three types: descriptive questions, structural questions, and contrast questions, as shown in Table 3.

When this paradigm is used, researchers can also see the world through the eyes and experiences of the participants. Then, we can use their answers to put together and make sense of the information we've gathered. In this study, we will ask people about their tax preferences and put together the answers into conclusions that can tell us about their preferences.

### Focus on Ethnographic Research

Ethnographic research focuses on the subject's point of view and how they see the world. This is because the goal of ethnography is not to study a person and their views, but to learn from them. They are different in many ways, such as food, values, and goals, and these differences can affect how they react to different social events (Spradley, 2016).

**Interview**

The semi-structured interview method was used in this investigation (SSI). SSI is a type of verbal communication in which the interviewer elicits information from others by asking questions. This type of interview cannot be conducted using structured questionnaires, but it can be conducted using unstructured interviews. Each participant is asked the same questions and the data is processed in the same way using this style of questioning (McIntosh & Morse, 2015). The researchers interviewed 20 taxpayers with a variety of occupations, including business owners, self-employed individuals, and private and state employees. Then they would be questioned and analyzed on the basis of their personality, honesty, lack of trust in the government, and financial/assets situation.

**RESULTS AND DISCUSSION**

**Personality**

The personality indicator evaluates the responses of respondents to questions on their distinct perspectives on justice. In accordance with the findings of interviews with respondents, ten persons who do not know the difference between the two are given the same answer. Those who comprehend it see it from a number of angles, whether it is life, in which everyone has their own share, or work, in which one's share is proportional to his or her ability. The investment aspect acknowledges the need for a percentage stake while investing. Nonetheless, as suggested by the study's title, they feel that treating everyone equally entails charging everyone the same amount of tax, with the result being proportional to their income.

Each respondent has their own opinion on whether or not all is distributed equitably and proportionally, resulting in disparities in the feeling of justice that may be sensed in daily life and are addressed in ethnographic inquiries. When one person is treated equally with another, there is the same sense of justice for those who agree with everyone. Those who choose proportionally evaluate justice based on what they give or do to achieve anything. When placed in group work conditions, all respondents prefer to assign value based on the responsibilities carried out by each individual, rather than assigning everyone the same value. This reflects a sense of fairness for those who carry out more responsibilities and promotes a professional work environment, as all parties want to receive the best value.

As youngsters who still received pocket money from our parents, we constantly experienced structural concerns including examples of other instances of injustice and conditions of justice. Due to the dilemma of increased need with age, our older siblings usually receive a larger allowance than we do. Some parents, however, give their children the same amount of pocket money to reflect the fact that everyone receives the same amount. One of the interviewees selected this method of justice, whereas the others favored the idea that as people age, their pocket money increases. In the social sciences, symbolic interaction is one of the many theories. This concept asserts that humans live in both the physical and symbolic environments. Symbolic touch is a process that creates reciprocal meaning and values through the use of mental symbols. If we apply this theory to the tax payer's personality, their physical and emotional engagement with their immediate environment can be connected to their tax-paying behavior. Physical connections can be made between tax preparation and payment experiences. In the meantime, emotional experiences can be linked to how these occurrences affect the feelings of taxpayers.

This circumstance also exists at the time of taxes, where those who work the most obtain a higher grade, or all students receive the same grade regardless of the quantity of work performed. Those who age will receive a growing or constant allowance for each of their offspring, regardless of age. In accordance with income tax, the bigger the quantity of income earned, the greater the amount of progressive tax imposed. However, other taxes, such as stamp duty, impose taxes based on the idea that all tax subjects receive the same treatment regardless of their circumstances (Ariyanti, 2020) develop two distinct viewpoints on justice, one for each segment of the observation and the other for the entire class.

**Honesty**

Honesty is a sign of the question chosen to find out if the respondent thinks being honest is a normal part of life. This then affects the way the respondent reports their assets and wealth. The question for the honesty indicator starts with a descriptive question about whether or not the respondent knows that lying and being honest both have results that can be good or bad. In response to this question, people know what will happen if they tell the truth or lie. The principle of accountability is the overarching principle that all financial reporting must adhere to (Ouda, 2020). Accountability, according to behavioral accounting theory, begins with a mindset focused on the distinction between honesty and dishonesty.

The second indicator, ethnographic, tries to figure out if people would rather lie than be too honest. Not good here means making the wrong choice or doing something that will hurt the respondent in the future. Only three people answered the question. Most people didn't agree with it, but they chose to answer honestly anyway. The other seventeen people who answered showed a tendency to hide things that should be hidden by the way they acted. If the information is about a person's wealth and is part of their tax return, the respondent will try to hide it if they think that being too honest will hurt them in the future. Modern Sociological Theory gives a short summary of sociology's most important ideas and phenomena, such as agency, rationality, structure, and system, as well as culture, power, gender, differentiation, and stratification. If this idea is about how honest tax payers are, then how well tax payers understand the system, reason, structure, and system of paying taxes will affect how honest they are. As well as how it affects the stratification and differentiation of a country's tax system and how clear it is.

The next question is a structure question that tries to find out what the respondent thinks is a sign of honesty. The questions were about things that people often do every day, like sharing pieces of cake with people who don't have "power" or are in a lower position than the person giving the cake. In this section, the results of the answers are the same, even though some people chose "yes" and others chose "no." But choosing a small piece of cake shows that you can't give the proportions that were asked for. This can mean that when the respondent lists their assets and debts, they might forget to include important information that they should have.

The next question indicator is a question that is meant to find out if the respondent would rather be a "good person" or a "righteous person." Both are hard choices if the respondent doesn't know what the terms mean. Some people choose to be "righteous" and others choose to be "good" in response to this question as well. As a "good person" when it comes to reporting assets and wealth, the respondent will put a lot of weight on what lies beneath the rules and regulations. To get true asset reporting, it's important that respondents tend to report according to written or textbook rules. The tendency to choose to be a "good person," on the other hand, changes based on the situation. Changes in this condition often happen because of the human nature of the respondent, which is highly affected by emotion (Barajas, 2014).

**Trust Issue toward The Government**

This indicator is used to depict the society's lack of trust in the government. Frequently, citizens are disappointed by the various instances of corruption that continue to occur in government circles. They were questioned about corruption and various cases they were familiar with, and all respondents were aware of corruption and the various cases that occurred. They define corruption as the misappropriation of funds, positions, or public trust for personal gain. Additionally, several cases were mentioned, including the Hambalang case, Century Bank, PT Asabri, bribery, and time corruption, all of which could eventually result in a loss of public confidence in the government.

The government had to work hard to rebuild trust that had been lost. Especially if people have personalities that won't let them have a second chance. Respondents can see how likely they are to believe their ex-boyfriend or ex-girlfriend when they tell them a lie by asking them to compare two things. This gives them the chance to decide if they want to reconnect with their

ex or just ignore them. 16 of the people who answered chose to ignore their ex. Some even said that they might lie again if they had lied before and that it is very hard to change who you are. Government and society are also linked because the government provides services and the people contribute to the state in different ways, such as by paying taxes. But if the government isn't honest, it could lose the trust of the people, which might never come back.

One of the many ideas in social science is symbolic interaction. This idea says that people live in both the natural and symbolic environments. Through the use of symbols, symbolic interaction is a mental process that gives meaning and values to each other. In this study, tax payers showed signs that show we all have expectations about what other people will do, and when those expectations aren't met, we feel disappointed. They also say that trust should be given carefully and not too much, because you can't know what's going on in someone else's heart and too much trust could lead to a lot of temptations. They also warn against putting too much money in other people. If this phrase is used to describe the government as if it were a person, along with the corruption cases that have happened, people will be disappointed. Even more so if the people in the society are "pessimistic perceivers" who think corruption is widespread (Cheeseman & Peiffer, 2020).

A government has too many people with different jobs and responsibilities. We don't know much about these people as a society, of course. We only know their names, positions, and the work they've done so far. But we can't know everything there is to know about the government. Also, structural questions asked people if they believed or didn't believe in people they didn't know personally. 19 people said they didn't believe, which could cause problems with government trust, especially for people with unclear work histories. Lastly, people can't put all their trust in the government, especially when it comes to money, which is easy to misuse.

**Financial Assets**

When people report their assets and wealth, financial assets are the next thing that researchers look at to learn more about how people act. This indicator was chosen and put at the end because people tend to put assets at the top of their list of reasons for doing something. So, when a descriptive question is asked, it's about how well the person knows how to invest abroad, which is then expressed as ignorance. This means that there is a very small chance that respondents' assets will be moved to countries that are known as safe havens. The next ethnographic question was meant to find out which of respondents' savings accounts and time deposits they liked better. This shows that it is hard to hide assets because the history of respondents' assets and assets is neatly recorded in their bank books.

**CONCLUSIONS**

According to the results of interviews conducted to ascertain and study human preferences regarding tax reporting, it is clear that each human being has their own thoughts and opinions. They are more agreeable to progressive taxation based on personality indicators, which means they are more agreeable to progressive taxation when applied to taxes. Then, based on the honesty indicator, there are cased where they tend to believe that overly honest tax reporting can have a negative effect in the future. Meanwhile, when reporting assets and liabilities, they risk overlooking critical information that should be disclosed.

The following indicator is trust in the government, with respondents indicating a reluctance to forgive trust that has been harmed by the government's various corruption cases. It is difficult to trust those who are not personally known, and as a result, they will prefer not to report everything in full on tax returns. Finally, there is an indicator of financial/assets where there is a low likelihood of transferring assets abroad due to the respondent's lack of understanding of investment procedures, and they prefer to store their assets in easily trackable savings and deposits, indicating trust in Indonesian financial institutions.

This research has implications for the world of taxation in terms of better understanding

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human behavior, particularly that of taxpayers when it comes to filing taxes, so that it does not solely focus on the deficiencies of the Directorate General of Taxes' services, but also on the behavior of taxpayers as human beings who are influenced by their environment and have a personality that is notoriously difficult to change. Then, these preferences are accompanied by the underlying causes, which can be classified as personality, honesty, distrust of the government, and financial/assets.

To further improve tax compliance, the government, particularly the Directorate General of Taxes, must work to change the public's perception that excessively detailed tax reporting can have negative consequences. Indeed, it is insufficient reporting that can create issues. Additionally, the government's use of the budget for state purposes must be more transparent. This study is limited to Indonesia and respondents are chosen randomly, so that subsequent researchers can conduct interviews with parties classified according to their income level, such as the upper middle class and lower middle class, to demonstrate that different perspectives exist based on the amount of income reported on tax returns.

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