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The Influence of Love of Money, Machiavellianism, and Injunctive Norms on Tax Evasion with Religiosity as Moderating Variable

Abstract. Taxes form 85% of Indonesia's state budget revenues. Based on the importance of tax discipline, the government has implemented various tax reforms to increase tax revenue targets. However, many taxpayers try to find loopholes to avoid paying part of their taxes. The purpose of the study is to assess the influence of love of money, machiavellianism, and injunctive norms on tax evasion with religiosity as moderating variable. The object of the study is 100 taxpayers served by the North Makassar Primary Tax Service Office and South Makassar Primary Tax Service Office. The criterion for choosing taxpayers is the size of the annual income of more than 60 million rupees. Data were collected using questionnaires with a Likert scale. Love of money variable is measured by the money ethics scale (MES) developed by Tang (2002) using 4 indicators. The machiavellianism variable is measured by the 7-item Mach IV scale, which is adapted from Christie's (1970) indicator. The variable of injunctive norms is measured by the indicators developed by Bobek et al. (2013). The religiosity variable was measured using indicators developed by Glock and Stark (1965). The tax evasion variable was measured by 5 indicators with 7 statements developed by Suminarsasi and Supriyadi (2011). The partial least square (PLS) method was used for data analysis. The study's results showed that love of money and machiavellianism have a positive and significant influence on tax evasion. In contrast, injunctive norms negatively and significantly influence tax evasion. At the same time, religiosity moderates the impact of these factors on tax evasion. This suggests that high love of money, manipulative nature and willingness to adapt to the environment are why taxpayers cheat on their tax obligations. Still, taxpayers' religiosity can be a deterrent factor to tax evasion.

Keywords: love of money, machiavellianism, injunctive norms, tax evasion, religiosity, ethics.

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Вплив любові до грошей, макіавеллізму та наказових норм на ухилення від сплати податків з релігійністю як модеруючою змінною

Анотація. Податки формують 85% доходів державного бюджету Індонезії. Виходячи з важливості податкової дисципліни, уряд провів різні податкові реформи, щоб збільшити цільові показники податкових надходжень. Однак, чимало платників намагаються знайти лазівки, щоб не платити частину податків. Мета дослідження – оцінити вплив любові до грошей, макіавеллізму та наказових норм на ухилення від сплати податків з розглядом релігійності як модеруючої змінної. Об'єктом дослідження є 100 платників податків, що обслуговуються в Офісі первинної податкової служби Північного Макассару та Офісі первинної податкової служби Південного Макассару. Критерієм вибору платників податків є розмір річного доходу понад 60 мільйонів рупій. Дані зібрано шляхом використання анкет зі шкалою Лайкерта. Змінна любові до грошей вимірюється за шкалою грошової етики (MES), розробленою Тангом (2002) з використанням 4 показників. Змінна макіавеллізму вимірюється за шкалою Маха IV з 7 твердженнями, які адаптовані до показника Крісті (1970). Змінна наказових норм вимірюється індикаторами, розробленими Бобеком та ін. (2013). Змінна релігійності вимірювалася за допомогою індикаторів, розроблених Глоком і Старком (1965). Змінна ухилення від сплати податків вимірювалася 5 показниками з 7 твердженнями, розробленими Сумінарсасі та Супріяді (2011). Для аналізу даних використано метод часткового найменшого квадрата (PLS). Результати дослідження показали, що любов до грошей, макіавеллізм мають значний позитивний вплив на ухилення від сплати податків. Натомість наказові норми суттєво і негативно впливають на ухилення від сплати податків. Релігійність пом'якшує вплив цих факторів на ухилення від сплати податків. Отже, висока любов до грошей, маніпулятивний характер і бажання адаптуватися до навколишнього середовища є причинами шахрайства платників податків у своїх податкових зобов'язаннях, однак, релігійність платників податків може бути стримуючим фактором для ухилення від сплати податків.

Ключові слова: любов до грошей, макіавеллізм, наказові норми, ухилення від сплати податків, релігійність, етика.

INTRODUCTION

Taxes are one of the sources of revenue for Indonesia's State Revenue and Expenditure Budget (*Anggaran Pendapatan dan Belanja or APBN*). Taxes are used to support the Indonesian economy because nearly 85% of the Indonesia Government's APBN comes from the taxation sector, so taxpayer compliance in paying taxes and good tax revenue management is one of the determining factors for the sustainability of national development. Data from the Directorate General of Taxes shows that the realization of tax revenues from 2016-2019 has always increased and decreased in 2020, while the 2016-2020 tax revenue target has never reached the specified target.

The tax achievement target is a gap for unscrupulous tax officers, taxpayers and tax consultants to work together in crimes and fraud in the field of taxation, such as evasion, avoidance, deviation, extortion and falsification of documents whose purpose is to obtain maximum illegal profit and enrich oneself, so that in the end it distorts state revenue or wealth (Zirman, 2015). According to the taxpayer, as a party who has to pay taxes without getting a direct service return due to his

payment, he will try to find ways to reduce the tax payable that must be paid in cash. Therefore, taxpayers assume that taxes are a burden that will reduce their income.

Tax evasion is one of the illegal ways to not pay taxes by carrying out irregular acts in various forms of fraud that are carried out intentionally and consciously. Behavior that leads to tax evasion is classified as behavior that violates tax rules and laws.

Ethics and behavior are psychological factors that can move individuals to pay taxes or even commit tax evasion. According to Rosianti & Mangoting (2014), the taxpayer's high attitude of love for money is one of the factors that can lead to tax evasion. Another factor is machiavellianism which refers to a person's unethical and dysfunctional behavior to benefit oneself at the expense of others and violate procedures and ignore rules (Shafer & Wang, 2018). In addition, Jimenez & Iyer (2016) state that taxpayers' non-compliance in paying taxes is influenced by the injunctive norms they have. Injunctive norms specify what others agree or disagree with so that injunctive norms can influence behavior in various situations, including tax compliance situations.

Indonesia is a nation that is inseparable from religious teachings, meaning that all actions, thoughts and behaviors of the organizers and citizens are based on divinity. Tax evasion committed by people who love money excessively and who have a machiavellian attitude is an act that is contrary to religious teachings. In contrast, a person's desire to align himself with the injunctive norms of his group can arise with the influence of the religious teachings adopted.

This study aims to identify factors that cause tax evasion so that tax officials can reduce tax evasion actions.

LITERATURE REVIEW

Theory of Planned Behavior

Theory of Planned Behavior (TPB) is an extension of the Theory of Reasoned Action (TRA) proposed by Fishbein and Ajzen in 1975 which assumes that a person's behavior is shaped by three factors. 1) Behavioral belief, namely belief in the outcome of a behavior and an assessment of the outcome of that behavior. 2) Normative belief is an encouragement or motivation that comes from outside a person's self that will affect his behavior. 3) Control belief is a person's perception of the difficulty or ease of realizing a behavior. Every taxpayer in carrying out behavior will consider the consequences obtained or behavioral beliefs, as a result, positive and negative responses arise to something he likes with the belief from it which then becomes a behavior such as tax evasion.

Attribution Theory

Attribution theory was developed by Fritz Heider (1958) with the argument that a person's behavior is determined by a combination of internal and external forces. Behavior that is caused internally is behavior that is influenced from within the individual such as ability or effort, while behavior that is caused externally is behavior that is influenced from outside the individual, where a person's behavior is judged as a result of pressure from the situation or environment, meaning that the individual will behave not because his own will, but because of pressure or uncontrollable circumstances (Robbins & Judge, 2018). Basically the personal characteristics of a taxpayer is one of the determinants of taxpayer compliance in paying taxes because it is an internal factor that encourages someone to perform a behavior.

Tax Evasion

Tax evasion is an active effort by taxpayers in terms of reducing, eliminating, illegally manipulating tax debts or escaping from paying taxes as owed according to the laws and regulations (Oktaviani et al., 2018). Tax evasion refers to the actions or behavior of taxpayers who deviate from tax rules. Taxpayers ignore the formal provisions of taxation that are their obligations, such as falsifying documents, or filling in incomplete and incorrect data, hiding assets owned or even not reporting actual income so that the amount of tax payments becomes smaller.

Many researchers, including Khafizah, Azwardi & Fuadah (2020), point to the importance of taking measures to prevent tax evasion in Indonesia.

Love of Money

Love of money is a difference in the priority scale of each individual in using money to meet daily needs (Nkundabannyanga et al., 2011). In addition, according to Chitchai et al. (2018) love of money is the degree to which a person wants money. Money is considered to be able to give someone satisfaction when they get it even though the money is not their right. Tang (2002) has developed a Money Ethics Scale based on affective, behavioral, and cognitive factors. The MES concept is used to measure a person's subjective attitude towards money. According to Tang (2002), cognitive factors related to how important money is divided into four namely motivator, success, importance, and rich.

A person's level of love of money is caused by the level of taxpayer's personal perception of the importance of money and the role of money in helping to express competence and ability. Research conducted by Ashari et al. (2020) explains that taxpayers with high love of money tend to be less ethical and sensitive than taxpayers with low money ethics. His deep love for money makes him ready to do things he shouldn't like tax evasion.

Thus, **H₁**: Love of money has a positive and significant influence on tax evasion.

Machiavellianism

Machiavellian tends to be self-interested, manipulative, and also aggressive to achieve goals without regard to the feelings, rights, and needs of others. Christie (1970) identified three things that underlie machiavellianism. 1) Manipulative tactics which imply that Machiavellians tend to carry out manipulative actions through deception and dishonesty for their benefit and to the detriment of others (Shafer & Simmons, 2008). 2) A cynical view of human behavior explains that humans are evil, untrustworthy, and selfish. 3) The neglect of conventional morality shows that the values espoused by Machiavellian depend on the most beneficial approach, so they often ignore conventional moral values held by society in general (Gunnthorsdottir et al., 2002).

If individuals have high machiavellianism will be more likely to commit unethical actions such as tax evasion than individuals with low machiavellianism. This is in line with the opinion of Supriyati (2017) which says that the positive relationship between machiavellian nature and tax evasion is related to the ethics of the individual, so the tendency to commit tax evasion will be higher if someone's conventional and manipulative moral neglect is high.

Thus, **H₂**: Machiavellianism has a positive and significant influence on tax evasion.

Injunctive Norms

Injunctive norms are perceptions of what behavior most people in the group agree or disagree with (Aronson et al., 2010; Cialdini & Trost, 1998). Individual belief in injunctive norms is a fundamental process that forms the basis for action, and this can be applied in everyday life. Injunctive norms can also lead to conformity that can make others follow the desired action so that in the end it can give birth to a domino effect. Injunctive norms are behaviors whose actions take into account the consequences that will occur, so that someone will tend to do something to get rewards or avoid social sanctions (Cialdini et al., 1991). According to Putri (2021) injunctive norms contain orders or prohibitions that require an individual to carry out or not carry out a behavior. An individual who has the will to conform to the injunctive norm will obey the applicable regulations such as being obedient to paying taxes.

Thus, **H₃**: Injunctive norms have a positive and significant influence on tax evasion.

Religiosity

According to McDaniel & Burnett (1990) religiosity is belief in God accompanied by a commitment to follow the principles that are believed to have been set by God. Religiosity is the religious values adopted by a person. Religiosity can be defined as an integrated system of beliefs, lifestyles, ritual activities and institutions that give meaning to human life and lead people to sacred values. Measurement of religiosity according to Glock & Stark (1965) can be grouped in several aspects.

- 1) Religiosity is based on the practice of the degree to which a person performs ritual obligations in religion.
- 2) Religiosity based on belief, namely the extent to which a person accepts dogmatic things in religious teachings.
- 3) Religiosity based on knowledge, namely how far one knows about religious teachings, this is related to one's activities to know the teachings in religion.
- 4) Religiosity based on feelings, which consists of religious feelings and experiences that have been felt and experienced.
- 5) Religiosity based on effects or consequences, namely measuring the extent to which a person's behavior is motivated by religious teachings in life.

Taxpayers who have faith in themselves will believe that by paying taxes, it is a form of gratitude to God, so that the taxpayer considers that the act of tax evasion is an unethical act, and is not in accordance with the religious principles that are believed. Love of money, machiavellian behavior, and following negative injunctive norms are actions that are contrary to religion. Someone with high religiosity considers obeying the norm as an ethical act and does not violate religious teachings (Hafizhah, 2016).

Thus, **H₄**: Religiosity moderates the positive and significant influence of the love of money on tax evasion.

H₅: Religiosity moderates the positive and significant influence of machiavellianism on tax evasion.

H₆: Religiosity moderates the negative and significant influence of injunctive norms on tax evasion.

Following the explanation of the hypothesis above, the research model can be seen in Figure 1.

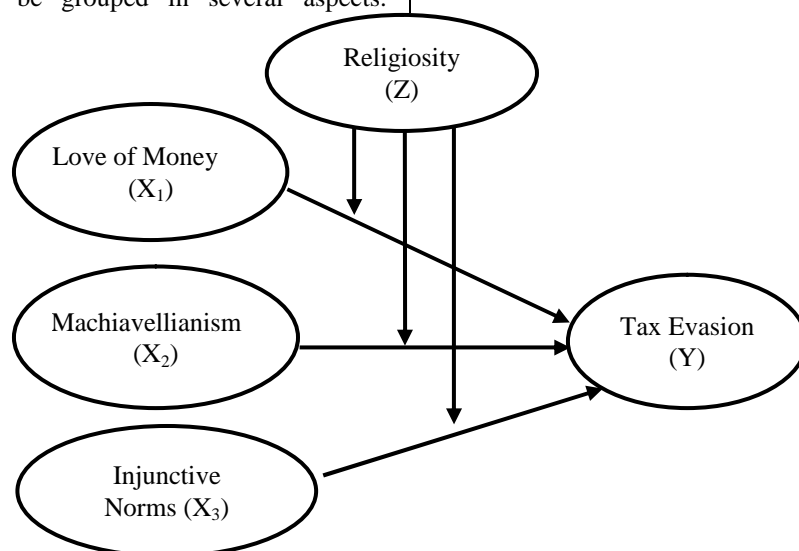


Figure 1. Research Theoretical Framework

RESEARCH METHODOLOGY

The population in this study is all individual taxpayers registered at the North Makassar Pratama Tax Service Office whose work areas are spread over six sub-districts with the number of registered individual taxpayers currently reaching 195,000 taxpayers and the South Makassar Primary Tax Service Office which covers four sub-district administration areas with a total of 170,000 taxpayers. To measure the sample size to be studied, this study uses the Slovin formula (1960), which from the

calculation results of the sample used in this study are 100 taxpayers.

The sampling technique used in this study is non-probability sampling with purposive sampling as the sampling technique. The criteria for taxpayers used in this study are individual taxpayers who have income above 60 million (Rp. 60,000,000) in a year (reporting an annual tax return at least form 1770 S) because this form has a more complete and complex filling regarding the taxpayer's assets.

Data were collected by distributing questionnaires using a Likert scale. The money ethics variable is measured using the Money Ethic Scale (MES) developed by Tang (2002) using 4 indicators, namely importance, success, motivator, and rich. The measurement of the variable has 9 statement items. Machiavellianism variables were measured using a Mach IV scale with 7 statements that adopted the Christie (1970) indicator. The injunctive norm variable is measured by indicators developed by Bobek et al. (2013) with 2 indicators and 7 question items. Moderating variables were measured using indicators developed by Glock and Stark (1965). Religiosity was measured using 4 indicators with 6 statements. Tax evasion is measured by 5 indicators

with 7 statements developed by Suminarsasi & Supriyadi (2011).

Data analysis was performed using the Partial Least Square (PLS) method using SmartPLS software version 3. PLS is a method of solving Structural Equation Modeling (SEM). Partial Least Square is an analysis that is soft modeling because it does not assume the data must be with a certain scale measurement, which means the number of samples can be small (under 100 samples).

RESULTS AND DISCUSSION

The coefficients for each path of the hypothesis (Path Coefficients) and the T-Statistics values obtained from the bootstrapping output results can be seen in Table 1.

Table 1. Coefficients and Paths of T-Statistics

Hypothesis	Relation	Original Sample	Sample Mean	T-Statistics	P-Value	Conclusion
H ₁	Love of Money → Tax Evasion	0.177	0.182	2.099	0.036	H ₁ Accepted
H ₂	Machiavellianism → Tax Evasion	0.229	0.222	3.262	0.001	H ₂ Accepted
H ₃	Injunctive Norms → Tax Evasion	-0.302	-0.294	3.935	0.000	H ₃ Accepted
H ₄	Love of Money * Religiosity → Tax Evasion	-0.179	-0.191	2.076	0.038	H ₄ Accepted
H ₅	Machiavellianism * Religiosity → Tax Evasion	-0.170	-0.168	2.635	0.001	H ₅ Accepted
H ₆	Injunctive Norms * Religiosity → Tax Evasion	0.227	0.228	1.813	0.070	H ₆ Not Accepted

The Influence of Love of Money on Tax Evasion

The results of the t-test calculations obtained path coefficient values of 0.177 and t-statistics of 2.099 (> 1.69) and p-value of 0.036 (<0.05), so the hypothesis that love of money has a positive and significant influence on tax evasion empirically proven. A positive value means that the higher the love of money, the more tax evasion acts will be carried out, on the contrary when the ethics of money is low, the behavior of tax evasion is also low. This study is consistent with the research conducted by Oktaviani et al. (2018) and Purnamasari et al. (2021) which states that one of the causes of taxpayers committing tax evasion is love of money.

High love of money will lead to unethical behavior. People who love money very highly tend not to want to spend money on something that does not give them a return, while taxes are mandatory contributions that are deposited into the state treasury without reciprocal services or direct counter-achievements to taxpayers. The behavioral belief factor in the theory of planned behavior explains that when taxpayers tend to love money, there will be a belief that the result of paying taxes is to reduce their income, so they will respond negatively to their tax obligations which then causes taxpayers to ignore their obligations to pay taxes, resulting in behavior tax evasion.

The Influence of Machiavellianism on Tax Evasion

The results of the t-test calculations obtained path coefficient values of 0.229 and t-statistics of 3.262 (> 1.69) and p-value of 0.001 (<0.05), so the hypothesis that machiavellianism has a positive and significant effect on tax evasion is empirically proven. A positive value means that the higher the machiavellianism, the more tax evasion will be carried out, on the contrary when the machiavellianism is low, the tax evasion behavior is also low. The results of this study are consistent with studies conducted by Shafer & Wang (2018) and Farhan et al. (2019) which state that machiavellianism has an effect on tax evasion.

Machiavellianism means a process in which manipulators get more rewarded when they manipulate, while others get less without manipulation, at least in a direct context, so individuals with high machiavellianism tend to take advantage of situations for personal gain and are more willing to disobey rules. If it is associated with attribution theory, it can be interpreted that this trait is a dispositional attribution whose cause comes from a person's internal factors, namely his personality traits which eventually trigger a behavior such as tax evasion.

The Influence of Injunctive Norms on Tax Evasion

The results of the calculation of the t-test obtained path coefficient values of -0.302 and t-statistics of 3.935 (> 1.69) and p-value of 0.000 (< 0.05), so that the hypothesis that states the injunctive norm has a negative and significant effect on tax evasion empirically proven. A negative value means that the higher the injunctive norm of the taxpayer regarding tax evasion, the lower the desire to commit tax evasion by the taxpayer. The results of this study are consistent with the research conducted by Bobek et al. (2013), Alm et al. (2019) and Jimenez & Iyer (2016) injunctive norms cause taxpayers to commit tax evasion.

Injunctive norms contain commands or prohibitions that require an individual to carry out or not to carry out a behavior. The behavioral belief factor in the theory of planned behavior explains that if taxpayers tend to take into account the consequences of their actions, namely the expectations of others, taxpayers tend to adjust to things approved by their group. This means that if the group of taxpayers approves of tax evasion, the taxpayer will adjust to the group, on the contrary if the group of taxpayers considers tax evasion to be an act that should not be done then the taxpayer will also not commit tax evasion.

The Influence of Religiosity in the Relationship between the Love of Money and Tax Evasion

The results of the t-test calculations obtained path coefficient values of -0.179 and t-statistics of 2.076 (> 1.69) and p-value of 0.038 (< 0.05), so the hypothesis which states that religiosity moderates a positive and significant relationship with love of money with tax evasion is empirically proven. This moderation has a negative coefficient, which means that religiosity weakens the influence of love of money on tax evasion. The results of this study are consistent with the research conducted by Pratama et al. (2020) which states that a person's religiosity can prevent him from taking actions that are not in accordance with the rules, while the nature of love of money is a trait that is prohibited by religion. If it is associated with attribution theory, religiosity is an internal factor that exists within a person in the form of belief in God which can reduce the ethical nature of money. The higher one's faith, the lower one's love for money, which reduces one's desire to commit tax evasion.

The Influence of Religiosity in the Relationship between the Machiavellianism and Tax Evasion

The results of the t-test calculations obtained path coefficient values of -0.170 and t-statistics of 2.635 (> 1.69) and p-value of 0.001 (< 0.05), so the hypothesis which states that religiosity moderates the positive relationship of machiavellian nature with tax evasion empirically proven. This moderation has a negative coefficient, which means that strong religious beliefs will be a factor that weakens the desire of taxpayers to carry out machiavellian behavior so that it increases taxpayer awareness to always be honest about their tax reporting and acts of tax evasion can be minimized. The results of this study are consistent with the research conducted by Purnamasari et al. (2021) which states that religiosity has

a role as a value system that contains norms so that it can prevent actions that are not in accordance with the rules.

Manipulative actions, like to lie, and neglect of conventional morals which are reflected in the machiavellian nature are actions that are contrary to religion. If it is associated with an attitude toward the behavior, if a taxpayer has religiosity in himself, the taxpayer will take into account the consequences that will be received when doing machiavellian behavior which then reduces tax evasion behavior. This means that the higher a person's religiosity, the lower the machiavellian nature that is owned so that the act of tax evasion will decrease.

The Influence of Religiosity in the Relationship between the Injunctive Norms and Tax Evasion

The results of the t-test calculation obtained path coefficient values of 0.227 and t-statistics of 1.813 (> 1.69) and p-value of 0.070 (< 0.05), so the hypothesis which states that religiosity moderates the positive relationship between injunctive norms and tax evasion is empirically not proven. This illustrates that taxpayers will consider ethical tax evasion behavior to be carried out even though the taxpayer has high religiosity so as to increase the desire to adjust the group's positive injunctive norms regarding tax evasion.

Attribution theory explains that there are two factors that influence a person's behavior, namely internal factors (personality, motivation, or abilities) and external (work environment or social influences). In the context, the behavior of complying with injunctive norms is categorized as behavior that is influenced by internal factors, namely the desire to align oneself with their group or work environment, so that a taxpayer can consider his experiences such as the nature of society (including the influence of co-workers) during the tax compliance decision-making process. At the same time, taxpayers can use internal elements such as religious beliefs to decide whether to comply or not. However, according to Hood et al. (2009) that religiosity is like a roller coaster that can go up and down at a certain point. Therefore, when a person is faced with a situation that is pressured or pressured, it can weaken a person's level of religiosity, thus encouraging them to behave badly.

CONCLUSION

The results of this study indicate that love of money and machiavellianism have a positive and significant influence on tax evasion. In contrast, injunctive norms negatively and significantly influence tax evasion at the North Makassar Tax Service Office and South Makassar Primary Tax Service Office. Religiosity moderates the positive and significant influence of the love of money and machiavellianism on tax evasion. In contrast, religiosity has a negative and insignificant effect on the relationship between injunctive norms and tax evasion. Taxpayers' religiosity is one factor that can be considered to prevent tax evasion. So, various efforts to increase religiosity must be carried out by the community and the government.

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