



Money Ethics And Tax Evasion

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Abstract. *This research aims to understand the influence of money ethics and tax morale on tax evasion. The population in this study is made up of taxable individuals registered in the KPP Pratama City of Batam, which amounts to 456,984 people. The sample technique used purposive sampling with 94 respondents. Data collection for this study uses the questionnaire method. The analysis method uses regression with the help of the SEM-PLS application version 4. Research findings show that money ethics has a significant positive influence on tax evasion, and tax morale has no significant effect on tax avoidance.*

Keywords: Money, tax evasion, tax Morals

1. INTRODUCTION

Tax officials who became public highlights in early 2023 could also be a trigger for tax evasion, as seen by tax officials believed to have unfair wealth and also luxury living behavior displayed through their personal Instagram platform. This adds to the public's suspicion that the tax levies they have been paying for this time are not used for the interests of the state but supposedly used to finance private lives. (Suryanto, 2023). Money ethics is the nature of people who have such a high love for money that they will do anything to get it (Suryanto, 2023). People who have a very high love of money or high money ethics will think that money is a very important thing, and people with such a nature will be more likely to do tax evasion than people with a low money ethic. (Suryanto, 2020) Tax morals are motivations that arise from themselves to pay taxes (Suryanto et al., 2023). The main reason taxpayers pay tax levies is because the nature of paying taxes is obligatory, even if imposed by the government. (Suryanto et al., 2023) Many previous

researchers have conducted research on the influence of money ethics on tax evasion but still show contradictory results. For example, research conducted by Silmi (2023) showed that money ethics influences tax evasion with the conclusion that money for individuals is a very important thing in life and the higher the financial ethics of the individual, the more likely the person is to undertake tax evasion activities because of the regret of their money given to the government. But compared to the research carried out by Suryanto et al. (2023), the results showed that money ethics has a significant negative influence on the prevention of tax evasion. But unlike the research conducted by Suprayogi (2022), the results show that the lower the tax morality, the higher the tendency to tax evasion. In previous studies, a lot of research has been done on tax evasion, but previous research that connects variable money ethics to tax evasion is still very rarely studied.

2. LITERATURE REVIEW

1) The Grand Theory

Theory of Planned Behavior is a theory proposed by Ajzen (1985) that explains the factors that can influence human compliance behavior. In this theory it is stated that the conduct of obedience or non-obedience of a taxpayer to fulfil his duty in paying tax remuneration can be done when there is the underlying will and intention (Suryanto et al., 2022). The theory of planned behavior is a theory that explains human compliance behaviour, one of which is about rationality where such behaviours will affect individuals in performing tax evasion or evasion. (Suryanto et al., 2023). Then the relationship between the theory of planned behaviour and money ethics is that when an individual has a very high love for money then the individual tends to ignore his obligations in paying taxes, perform falsification of documents and also fill in documents and data incorrectly in order to avoid payment of taxes because the individual will feel reluctant to use his money to pay taxes. (Suryanto et al., 2021). (Tadbir et al., 2023).

2) Tax Evasion

Smuggling or other forms of tax evasion are illegal acts that taxpayers commit in an effort to avoid paying the tax that is due (Suryanto, 2023) Tax evasion is a violation in the area of taxation carried out by means of evasion aimed at reducing the amount of tax payable or even not paying tax at all in an illegal or unlawful manner. Tax evasion has been described as an illegal act that violates the law and deviates from the social norms that determine that citizens must pay taxes

(Suryanto et al., 2022). There are many reasons why taxpayers engage in tax evasion, among them the attempt to reduce or minimize payment of taxes in a way that is illegal because they believe payment of taxes is a compulsion by the state. (Suryanto, 2022).

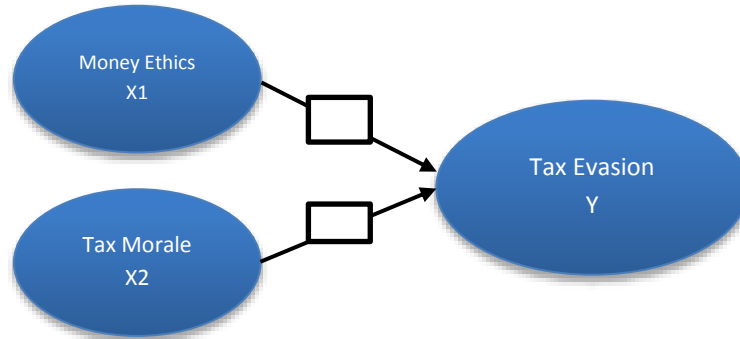
3) Money Ethics

Money Ethics or Ethics of Money is a person's view of money, where someone who has a high ethics of money or is also called with love of money then they will place a higher interest in money and ethically less sensitive than people who have a low ethic of money. (Yusuf, 2023). A taxpayer who puts money as the highest priority in his life will think that tax evasion is a logical thing to do because he will feel reluctant to give his money exclusively to the state (Suryanto et al., 2022). Furthermore, individuals who have high money ethics will assume that when they have a lot of money then they will think that he has succeeded so that they will be reluctant to use his money to pay taxes because they are afraid the amount of money will be reduced so they consider that not reporting taxes properly or even not paying his duty to pay tax is not a crime at all. (Suryanto et al., 2022).

4) Tax Morals

Taxes are the motivation that arises from yourself to pay taxes (Suryanto et al., 2023). Tax morality is an internal factor in a person's tax evasion. Compulsory taxes and compliance taxes are factors in tax evasion. There will be no loss from the damage that has occurred. Even to report and pay their taxes, if the rules of taxation are not well understood, the taxpayer may have reduced his opinion in an illegal way because it is considered a complicated correctional rule (Suryanto et al., 2023). Responsibility in paying taxes, obeying established tax regulations, and fulfilling other tax obligations (Suryanto, 2023). There are factors that play a role in influencing tax morality for compulsory taxation, such as the presence of internal motivation and the taxpayer's personal satisfaction. When they can fulfill their obligations, and instead they will feel ashamed when they can't fulfill their obligation to pay taxes (Suryanto, 2022).

Framework



DEVELOPMENT OF HYPOTHESIS

1) The Influence of Money Ethics on Tax Evasio

Individuals who have a very high level of love for money will put their money in the most important position in their lives so that they assume that committing a crime of tax evasion by not reporting taxes with the real nominal or even not paying tax at all is a reasonable thing to do (Yusuf, 2022). According to the study (Jusuf et al., 2022) concluding that money ethics has a positive influence on tax avoidance (Tax Evasion), as well as with the research carried out by (Suryanto, 2022) it concluded that the influence of money ethic on tax evasion, where the higher nature of love of money then tends to diminish its ethical nature and to give more importance to its materialistic side.

2) The Impact of Tax Morale on Tax Evasion

Tax morality is the attitude of every individual, where when they benefit from the taxes they pay and also trust the state over tax management then the individual is inclined to fulfil his duty in paying his taxes. (Suryanto, 2023).

Research carried out by (Suryanto et al., 2023) indicates that Tax Morale influences tax evasion, where individual tax morals influence the tendency to perform tax evasions, as well as research carried on by (suryanto, 2022) which shows the result that tax morale has a significant influence on Tax evasion where when a taxable has a bad tax morality then the taxable will tend to perform a tax evasion act but otherwise when a good taxal morale then the duty will not have a tendency in doing tax avoidance. Based on previous research, the following hypothesis can be formulated.

H2: Tax Morale Affects Tax Evasion.

3. RESEARCH METHODS

This type of research is quantitative research. The population of this research is the taxable population registered in the KPP Pratama Batam of 456.984 people, and the method of determination of samples in the study this time is calculated using the Slovin formula. The researchers will take as many as 94 samples. Sampling in this study is done using the purposive sampling technique, where the researchers have determined the criteria that will be used as samples. Data processing techniques in this study are using SEM-PLS application version 4.0, and the type of data processing is performed using outer model testing and inner model.

4. RESULT AND DISCUSSION

F-Square Test Analysis

F-Square Test Results Table

	Tax Evasion
Money Ethics	0.116
Tax Evasion	0.044

The results of the F-Square study showed that the money ethics variable has excellent results while for the tax moral variable it has quite good results in influencing the tax evasion variable.

Q-Square Test Analysis

$$\begin{aligned} Q^2 &= 1 - (1 - R^2_1)(1 - R^2_2) \\ &= 1 - (1 - 0,510)(1 - 0) \\ &= 0,51 \end{aligned}$$

The results from Q-Square on this study show that the Q-square value is 0.51 so it can be concluded that the research model has a good predictive because it has a value greater than zero.

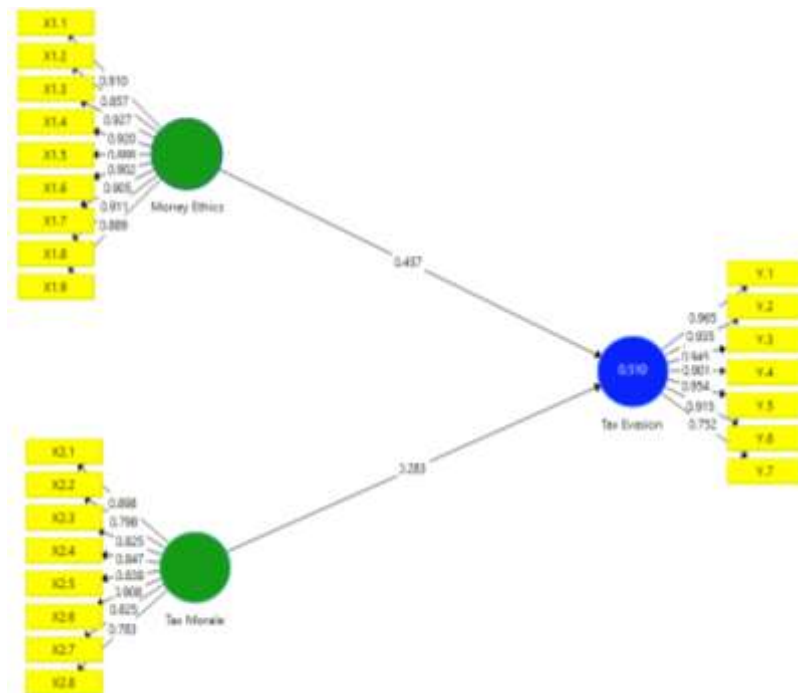
Godness Of Fit Test Analysis (GoF)

$$GoF = \sqrt{AVE \times R^2}$$

$$GoF = \sqrt{0,784 \times 0,510}$$

$$= 0,631$$

The result of the calculation has been done, and the GoF result is 0.63, which is greater than 0.38. After testing the R-square, F-square, Q-square, and goodness of fit, it can be said that the model is robust (strong). As for the output of the external model and the internal model on the SEM-PLS model that has passed the test phase and been declared robust, it is as follows:



Testing and Discussing Research Hypotheses (Result Regression) To test the hypothesis in this study, use a 5% significance rate, so that the statistical t-value used is 1.96. As for the criterion for accepting a hypothesis using t-statistics, that is, when a statistical t is > 1.96, then the hypotheses are accepted, so it is best. Next, to reject or accept the hypothesis, use the probability that Ha is accepted if the P-value is 0.05. To see the acceptance or rejection of the hypothesis, see the bootstrapping report on the following path coefficient table:

Path Coefficient Table

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Money Ethics -> Tax Evasion	0.457	0.473	0.189	2.426	0.016
Tax Morale -> Tax Evasion	0.283	0.278	0.198	1.426	0.155

Based on the output path coefficients in the Path Coefficient Table, then the acceptance or rejection analysis of the hypothesis will be described as follows:

1) Testing Hypothesis I: The Influence of Money Ethics on Tax Evasion

Based on output path coefficients it can be seen that money ethics has a positive and significant influence on tax evasion. This is proved by a t-statistic value of 2,426 greater than 1.96 and a significance of 5% alpha (P-values < 0.05). Thus the formula of the hypothesis is to accept H1:

H1: $\beta > 0$, which means money ethics has a significant positive influence on tax evasion

So it can be concluded that the higher the money ethics of a person then the tendency to commit tax evasion or evasion will also be higher. So this is closely related to the planned theory of behaviour where it is influenced by the factors in the theory such as attitude towards the behavior, subjective norms and control beliefs about the behavior where humans will take advantage of the opportunity and dare to take risks and understand the consequences for each behaviors applied.

2) Testing Hypothesis II: The Impact of Tax Morale on Tax Evasion.

Based on output path coefficients it is known that tax morale has no significant influence on tax evasion. This is demonstrated by a t-statistic value of 1,426 less than 1.96 and a significance of 5% alpha (P-values > 0.05). Thus the formula of the hypothesis is to reject H2:

H2: $\beta \neq 0$, meaning tax morale has no significant influence on tax evasion. So it can be concluded that tax morale has no significant influence on tax evasion which means that a person's tax morality does not affect the individual in committing acts of evasion. It relates to the planned theory of behavior where the nature of behaviour is determined by the consequences of a behaviours or often referred to as behavioural beliefs. (behavioral beliefs). Belief is a belief that relates to the subjective judgment of the individual about the world around him, the individual's understanding of himself and his environment.

5. CONCLUSION

Based on the results of this investigation, the author aimed to test the influence of Money Ethics and tax morale on tax evasion in Batam City using 94 samples. From the statistical results of the research carried out then obtained the conclusion that the money ethics has a significant influence on the evasion of tax which means that the higher the characteristics of Money ethics of a person then the tendency to perform an act of tax evasion will also be higher while the conclusions about the tax moral against the evasion of tax found that tax moral does not significantly influence the avoidance of tax that means that a person's morality does not affect the person to commit the act of evasion.

Advice

For the DJP party is expected to be able to always keep the good name of the institution so that the public's confidence in the Directorate-General of Taxation does not decrease so as not to trigger the emergence of criminal tax evasion so that tax revenues in Indonesia can always reach the target of receipt. And for future researchers, to be able to add religiosity variables and gender variables as moderation variables because in this study Variable tax morale has no effect on tax evasion.

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