

THE EFFECT OF THE TAXATION SYSTEM AND LOVE OF MONEY ON STUDENTS' PERCEPTIONS OF TAX EVASION

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ABSTRACT

This study aims to determine and analyze how the taxation system and love of money affect student perceptions regarding tax evasion. This study has two independent variables, namely the taxation system and love of money and one dependent variable, namely student perceptions regarding tax evasion. The population consisted of students from the Faculty of Economics and Business at Tridinanti University. The sampling technique for this study was purposive sampling. The sample used in this study was 128 people. The type of data in this study is primary data in the form of a questionnaire. The data obtained will be processed through the IBM SPSS software (version 20). Based on the results of the hypothesis test, it can be said that the first hypothesis, the tax system variable (X1) has a significant effect on the tax evasion variable (Y). The t-test results show a significance value of $0.000 < 0.05$. The second hypothesis, the love of money variable (X2) has a significant effect on the tax evasion variable (Y). Where, the results of the t-test sig. value of $0.000 < 0.05$. The ANOVA results show a significance value of $0.000 < 0.05$. This means that the tax system and love of money have an effect on tax evasion.

INTRODUCTION

Rashid et.al, (2022) For decades, tax evasion cases have been a contentious issue for policymakers. Therefore, to address the increasing economic threat, an effective

solution is needed. Tax evasion is illegal. One way people avoid paying taxes is by not reporting all or part of their income. The Tax Justice Network report reports that there are countries that evade taxes of \$4.86 billion or IDR 68.7 trillion annually which can result in losses for the country. This tax evasion is carried out by corporations of \$ 4.78 billion or IDR 67.7 trillion. While the remaining \$ 78.83 million or IDR 1.1 trillion is carried out by individual taxpayers (WPOP). This is based on the Report "The State of Tax Justice 2020: Tax Justice in the Time of Covid-19". Furthermore, in 023 witnessed several tax evasion cases carried out by tax officials. Based on the results of the examination, the Prosecutor believes that the gratification carried out by the tax official was more than IDR 18.9 billion. Tax is an important source of funding for the central and regional governments to provide public services. However, some people who are required to pay taxes actually break the law by not paying taxes through tax evasion.

(Turaev, 2023) In his research, he said that tax evasion poses a major challenge for governments around the world because it weakens revenue and erodes public trust in the tax system. One of the factors that causes tax evasion is the tax system. This is reinforced by the results of research conducted by (Bako, 2021) which found that corruption, lack of transparency and accountability, unfairness of the tax system and the complexity of the tax system all have a major impact on tax evasion. (Kong & Wang, 2014) In addition, tax evasion also causes several other problems that are detrimental to economic development. For example, tax evasion distorts the tax system, thereby increasing state losses.

Tax evasion not only poses legal risks but can also have a negative impact on society as a whole, so it is important to implement a good tax system. (Amelia et.al, 2022) If taxpayers feel that the existing system is adequate and its implementation is appropriate, they will respond positively and be more compliant in fulfilling their tax obligations. Conversely, if the system is not good enough to meet all interests, the level of taxpayer compliance will decrease, and they may try to avoid tax obligations. A tax system can be said to be good if it has one of the most important characteristics, namely simplicity. This simplicity can help customers understand the amount of tax rates and calculate their tax obligations easily and without seeming troublesome. If this has been implemented, it is certain that compliance with tax laws will be realized. The complexity of the tax system—a complicated and difficult-to-understand structure, may cause taxpayers can make taxpayers unaware of committing violations, or even be used intentionally to hide tax obligations. Quality and Capacity of Tax Administration, If the tax institution is weak, has minimal supervision, or is less transparent, then tax evasion is more likely to occur because of the small risk of being caught. Research results Christina & Jenni (2023), Fardhan & Putri (2022), Mirayani & Rengganis (2023), Mukoffi et al., (2022), Sari et al., (2021), Wika (2018) indicate that the tax system influences tax evasion. However, research conducted by Kurnia & Faisal (2022), Maghfiroh & Fajarwati (2016) suggests otherwise.

Another factor is the love of money (Aji et.al, 2021). Love of Money means having a strong attachment to money and wanting to protect it. (Elias, 2010) said that the concept of love of money is closely related to the concept of greed. (Pramiana & Astutik, 2022) The desire for money is one of the reasons someone commits tax evasion. There are several reasons why Love of Money can influence tax evasion, such as Love of

Money as the Main Motive. This means that people who love money very much tend to prioritize personal gain over social rules or norms, remove quotation marks or rephrase academically because they reduce the wealth that can be enjoyed personally. Second, Declining Morals and Ethics. This means that excessive love for money often blurs the line between right and wrong. People like this may know that tax evasion is illegal or unethical, but still do it because the value of money is considered higher than the value of honesty or legal compliance. Someone with a high love of money score tends to be more permissive of financial fraud, more likely to engage in financial statement manipulation and less sensitive to social or legal sanctions. Aji et.al, (2021) The greater a person's desire to commit tax evasion must be due to a high level of love of money. Research results Amelia et al., (2022), Fardhan & Putri (2022), Lestari & Sofie (2023), Rismauli et al., (2023), Starini & Nugrahani (2020), Tulalessy & Loupatty (2023) indicate that the love of money influences tax evasion. However, research conducted by Aji et al., (2021), Randiansyah et al., (2021) suggests otherwise.

The aim of this research is for students to provide their perceptions regarding the factors that can cause someone to commit tax evasion. Chen (2020) The results of his study found that it is important for educational institutions to understand the differences in attitudes of students with various types of money psychology, to be able to guide them better, prevent crime and help them build a positive opinion about money. Tax education is important because understanding the role and functions of taxation increases awareness and reduces tax evasion. It is important to know that taxes contribute to improving people's standard of living, including the provision of public services, development of social infrastructure, education, health services, and welfare. In addition, by paying taxes, taxpayers play an important role in supporting economic growth and stability of the country and region. The spread of tax education in universities can help prevent tax evasion. By deepening knowledge about the tax system and tax planning, a person will be able to implement proper tax planning. This can also increase awareness of legal compliance in the younger generation. Tax education is also very important in fostering a sense of responsibility and enthusiasm for the community as members of society.

LITERATURE REVIEW

Tax System

Helweldery et al., (2019) defines the tax system as a method or act of tax collection which is a form of devotion and the role of taxpayers to fulfill tax obligations directly and together.

Mardiasmo (2018) According to Mardiasmo (2018), the tax collection system consists of:

- (1) Official Assessment System, a collection system that gives authority to the government (tax authorities) to determine the amount of tax owed by Taxpayers.
- (2) Self Assessment System, a tax collection system that gives authority to Taxpayers to determine the amount of tax owed.

(3) Withholding System, a tax collection system that gives authority to third parties (neither tax authorities nor taxpayers) authorized to deduct or collect taxes owed by Taxpayers).

Fatimah & Wardani (2017) The indicators of the tax system are as follows:

1. Tax rates applied in Indonesia
2. Distribution of tax-generated funds
3. Ease of tax system facilities

Love of Money

Tang & Chiu (2003) Love of Money is directly related to unethical behavior (the Love of Money → Evil) in the SEM model. Love of Money Indicators according to (Tang, 1992):

1. Good: Money is seen as something good and positive.
2. Evil: Money can be used for bad things.
3. Achievement: Success is measured by monetary gain.
4. Respect: Money earns respect from others.
5. Budget: Attention to financial management and budgeting.
6. Freedom/Power: Money provides freedom and power.

However, Tang narrows these down to three: success, budget, and evil. Aji et.al, (2021) love of money can be described as someone who is motivated to have a lot of money and become rich because of the attitude of love for money and considers it an important factor in life that can increase success.

Tax Evasion

Mardiasmo (2013) violating the law with the aim of minimizing taxes is the definition of tax evasion. Indicators of Tax Evasion according to Mardiasmo (2013), indicators of tax evasion are as follows:

1. Not submitting a tax return
2. Submitting an incorrect tax return
3. Misusing a Taxpayer Identification Number (NPWP)
4. Not paying taxes owed
5. Bribing the Tax Authorities

Fardhan & Putri (2022) in their research said that taxpayers who deliberately hide assets and do not report their tax obligations in accordance with applicable provisions, then this can be said to be an act of tax evasion. Mu et.al, (2023) Tax evasion is an unlawful act committed by taxpayers who do not pay or underpay taxes in violation of the provisions of tax laws. Alkausar et.al, (2021) Tax evasion is a tax violation that is not permitted in tax laws and regulations. Zain (2008) a person will be considered to have committed tax evasion if they have done several things, such as not being on time in completing the tax return, not being on time in fulfilling tax payments, not fulfilling bookkeeping obligations and others.

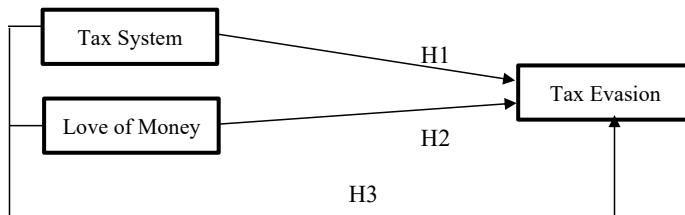


Figure 1. Research Model

RESEARCH METHOD

Population, Sample and Sampling Technique

Students of the Faculty of Economics and Business, Tridinanti University are the population in this study. The sample consisted of students enrolled in the S1 Accounting, S1 Management, and D3 Finance and Banking programs in semesters 2, 4, and 6. The sample used in this study was 128 people. The sampling technique was purposive sampling. The researcher gave an assessment to the right students to participate in this study.

Types and Methods of Data Collection

The type of data in this study is primary data in the form of a questionnaire. The data were collected using a questionnaire distributed via Google Form which is distributed online to students of the Faculty of Economics and Business, Tridinanti University.

Data Analysis Method

The data obtained will be processed through the IBM SPSS App version 20. The researcher conducted validity and reliability tests to test data quality. Furthermore, to test the hypothesis by means of multiple regression analysis.

Table 1. Variables and Measurements

| Variable | Indicator | Item |
|---------------|--------------------------------------------------|------|
| Tax System | Tax rates applied in Indonesia | 3 |
| | Distribution of tax-generated funds | 2 |
| | Ease of tax system facilities | 2 |
| Love of Money | Success | 5 |
| | Budget | 2 |
| | Evil | 3 |
| Tax Evasion | Not submitting a tax return | 2 |
| | Submitting an incorrect tax return | 2 |
| | Misusing a Taxpayer Identification Number (NPWP) | 1 |
| | Not paying taxes owed | 2 |

RESEARCH RESULTS AND DISCUSSION

RESEARCH RESULTS

Validity Test

The value of $n = 128$ with a sig. level of 5%, then r table is 0.176. The validity of the questionnaire items is measured by comparing the value of $r > r$ table. The number of questionnaire items in this study is 24 statements and based on the test results, all are valid.

Reliability Test

Table 2

Reliability Statistics

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .953 | 24 |

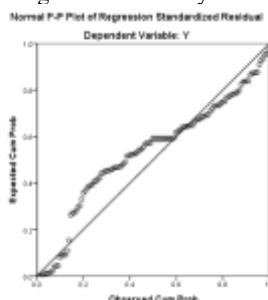
Source: Processed Primary Data, 2025

The variables used in the study will be tested for reliability through a reliability test. Table 1 shows that the results of the data testing used are reliable, where Cronbach's Alpha $> r$ table.

Classical Assumption Tests

Normality Test

Figure 2. Normality Test



Source: Processed Primary Data, 2025

Based on Figure 2, the data points are spread out along and around the diagonal line. The data points are on or near the diagonal line, indicating a normal distribution pattern.

Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between

independent variables in a regression model. If the Tolerance value is greater than or > 0.10 and the Variance Inflation Factor (VIF) value is below or < 10.0 , multicollinearity is not present.

Tabel 3. Multicollinearity Test
 Coefficients^a

| Model | Unstandardized Coefficients | | t | Sig. | Collinearity Statistics | |
|-------|-----------------------------|------------|-------|------|-------------------------|-----------|
| | B | Std. Error | | | Beta | Tolerance |
| 1 | (Constant) | .041 | 2.274 | .018 | .986 | |
| | X1 | .362 | .087 | .302 | 4.157 | .000 |
| | X2 | .420 | .060 | .512 | 7.041 | .000 |

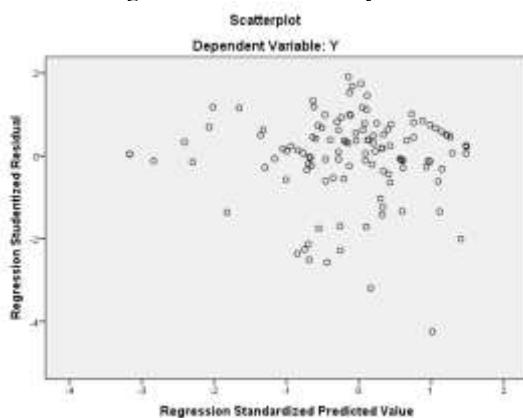
a. Dependent Variable: Y

Source: Processed Primary Data, 2025

Based on the table above, it is known that the Tolerance value of X1 0.737 and X2 0.737 is greater than or > 0.10 and the Variance Inflation Factor (VIF) value of X1 1.356 and X2 1.356 is below or < 10.0 , which can be interpreted that there is no multicollinearity.

Heteroscedasticity Test

Figure 3. Heteroscedasticity Test



Source: Processed Primary Data, 2025

The heteroscedasticity test is used to determine whether there is inequality in residual variance in a linear regression model. Based on the figure above, it is concluded that there is no heteroscedasticity.

Multiple Linear Regression Analysis

t Test

Table 4

Coefficients^a

| Model | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|-----------------------------|------------|---------------------------|------|------|
| | B | Std. Error | | | |
| 1 | (Constant) | .041 | 2.274 | .018 | .986 |
| | Sistem Pajak | .362 | .087 | | |
| | Love of Money | .420 | .060 | | |

Source: Processed Primary Data, 2025

Table 4 shows the test results as follows:

1. H1: the tax system variable (X1) has a significant effect on the tax evasion variable (Y). Where, the t-test results sig. value is $0.000 < 0.05$.
2. H2: the love of money variable (X2) has a significant effect on the tax evasion variable (Y). Where, the t-test results sig. value is $0.000 < 0.05$.

F Test Results

Table 5

ANOVA^a

| Model | Sum of Squares | df | Mean Square | F | Sig. |
|-------|----------------|----------|-------------|----------|-------------------|
| 1 | Regression | 4258.539 | 2 | 2129.269 | .000 ^b |
| | Residual | 4053.461 | 125 | 32.428 | |
| | Total | 8312.000 | 127 | | |

Source: Processed Primary Data, 2025

Table 5 shows the test results with an F value of $0.000 < 0.05$. This means that the tax system and love of money have an effect on tax evasion.

Commented [A1]: Issue: Sig. value is 0.000, not F value.

Correct version: "The significance value is $0.000 < 0.05$."

Determination Coefficient R² Value

Results of the Determination Coefficient (R²) Test

Table 6

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .716 ^a | .512 | .505 | 5.69453 |

Source: Processed Primary Data, 2025

Table 6 shows the test results where the R Square value is 0.512. This means that the influence of the tax system and love of money on tax evasion is 51.2% while the remaining 48.8% can be influenced by other variables.

Discussion

The Effect of the Tax System on Tax Evasion

The tax system variable (X1) has a significant effect on the tax evasion variable (Y). Where, the t-test results sig. value is $0.000 < 0.05$. (Amelia et al., 2022) The tax system that has been implemented so far is a reference for taxpayers in carrying out their tax obligations properly. If the tax system is implemented properly, easily and under control, the tendency for someone to commit tax evasion will decrease. The tax system has a significant influence on the level of tax evasion. The way the tax system is designed and implemented can encourage or discourage tax evasion. There are several ways in which the tax system can influence tax evasion, such as high tax rates. When tax rates are too high, some taxpayers may be tempted to avoid them by not reporting their actual income. This result is in line with research (Christina & Jenni, 2023), (Fardhan & Putri, 2022), (Mirayani & Rengganis, 2023), (Mukoffi et al., 2022), (Sari et al., 2021), (Wika, 2018). However, it is inversely proportional to research (Kurnia & Faisal, 2022), (Maghfiroh & Fajarwati, 2016).

The Effect of Love of Money on Tax Evasion

The love of money variable (X2) has a significant effect on the tax evasion variable (Y). Where, the t-test results sig. value is $0.000 < 0.05$. Individuals with high love of money tend to be highly loss-averse. Tanzi & Shome (2013) the benefits obtained from tax evasion are related to the expected value of money (and also the utility of money) that is not paid by the individual. The decline in tax revenue due to tax evasion has a negative impact on state finances. The lack of tax revenue can lead to a decline in the quality of public services. In addition, the budget for the social security system, education, infrastructure development, and others may be cut, and there are concerns that this will have a negative impact on people's quality of life.

These results are in line with research by Amelia et al., (2022), Fardhan & Putri (2022), Lestari & Sofie (2023), Rismauli et al., (2023), Styarini & Nugrahani (2020), Tulalessy & Loupatty (2023). However, this is in contrast to research Aji et al., (2021), Randiansyah et al., (2021).

The Influence of Tax System and Love of Money on Tax Evasion

the test results with an F value of $0.000 < 0.05$. This means that the tax system and love of money have an effect on tax evasion. A country will grow and develop depending on the implementation of its tax system. The government must implement tax regulations that are fair, simple, transparent and adequate. This must be done in order to increase public awareness to comply with tax laws. In addition, the government can also continue to educate the public about the importance of taxes for a country. The reason is that a country can grow and develop because of cooperation between the government and the community.

The results of the study indicate that the tax system and love of money significantly influence students' perceptions of tax evasion. This finding indicates that students' perceptions of tax evasion are formed by a combination of their understanding of the mechanisms of the tax system, along with their level of orientation toward money. A better understanding of the tax system combined with high love of money shapes students' perceptions regarding the acceptability of tax evasion or justification of tax evasion. Therefore, both variables significantly influence the dependent variable.

CONCLUSION

Based on the test results that have been conducted by the researcher, the following conclusions can be drawn:

1. H1: the tax system variable (X1) has a significant effect on the tax evasion variable (Y). The results of the t-test sig. value of 0.000 <0.05.
2. H2: the love of money variable (X2) has a significant effect on the tax evasion variable (Y). The results of the t-test sig. value of 0.000 <0.05.
3. H3: F value of 0.000 <0.05. This means that the tax system and love of money have an effect on tax evasion.

SUGGESTIONS

1. Further researchers can add research samples from various faculties in universities.
2. Further researchers can use other independent variables. Such as understanding, fairness and tax sanctions.
3. Further researchers can add intervening or moderating variables.

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