

Does Religiosity Reduce Tax Evasion? Empirical Research Based on Gender and Education

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Abstract

Tax evasion in Indonesia there are still many cases, even though the law clearly regulates taxation procedures, there are still many taxpayers who do not carry out their obligations by taking tax evasion measures. The purpose of this study was to empirically examine the effect of money ethics on tax evasion and the interaction effect of religiosity on the relationship between money ethics and tax evasion. This study also aims to test empirically the differences in the levels of the three variables based on the perspective of gender and education level. This research method uses simple regression analysis and used moderated regression analysis to test the effects of interaction and to test differences in gender perspectives and education levels on these three variables using independent sample t-test analysis. The results of this study are that money ethics has a positive effect on tax evasion, there is an interaction effect on the relationship between money ethics and tax evasion, there are differences in religiosity and tax evasion from a gender perspective, there is no difference in money ethics from a gender perspective and there is no difference in money ethics, religiosity and, tax evasion from the perspective of education level.

Keywords: *Education Level; Gender; Money Ethics; Religiosity; Tax Evasion*

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INTRODUCTION

State revenue through taxes is still the mainstay of Indonesia's state in meeting state expenditure needs. Apart from state spending, state revenue is also allocated to various sectors for the welfare of the Indonesian peoples. As has been explained in Law Number 6 of 1983 concerning General Provisions and Tax Procedures in article 1 which reads that tax is a mandatory contribution to the state which debt by an individual or entity that is compelling under law, with no direct compensation. and used for the needs of the state for the greatest prosperity of the people. Therefore, as good citizens have received facilities from the state, we should obey the laws and regulations by paying taxes in accordance with applicable regulations. The laws in force have regulated each individual taxpayer or entity to pay taxes payable according to a set time limit. However, there are still many taxpayers who do not carry out their obligations in accordance with the law by taking tax evasion measures.

According to Rosianti and Mangoting (2015) Tax evasion actions can be done by making fake financial reports and tax invoices or as sales. Farhan et al (2019) also agree that tax evasion is an attempt to reduce or eliminate tax payable based on applicable provisions violating laws. Therefore it can be concluded that tax evasion is illegal tax avoidance which is detrimental to the state.

Fauzan (2015) argues that religiosity is one form of universal belief and has a significant influence on attitudes, values, and behavior both at the individual and community levels. According to Allport and Ross (1967) the religiosity that is in a person divided into two dimensions, namely the dimensions of intrinsic religiosity and extrinsic religiosity.

Love of money levels can lead to unethical behavior (Tang, 2002), in this study, unethical behavior is tax evasion. Love of money is part of money ethics. Tang (2002) argues that a person's money ethics has a significant and direct influence on unethical behavior. High love for money can make someone do everything they can to keep his property by taking tax evasion actions so that the money owned is not paid for state needs (Atmoko, 2018). For someone who has an excessive money ethics attitude, he thinks paying taxes will reduce the money they have. Therefore, excessive money ethics can lead to tax evasion.

Tax evasion which is done by someone who has an excessive money ethics attitude is an act that is contrary to religious teachings (Atmoko, 2018). A person's high religious attitude is predicted to minimize tax evasion actions. Therefore, religiosity can be a reminder to humans if they have done something wrong.

This study aims to examine the effect of money ethics on tax evasion with the moderating effect of the religiosity variable because there are still many differences in the results of previous studies that attract attention to research. This research was conducted in the Special Region of Yogyakarta (DIY). The research was carried out in DIY because according to data in the Directorate General of Taxes DIY, the realization of tax revenue in DIY only reached 86,23% or only IDR 5.260 trillion in 2019 from the total target of IDR 6.101 trillion. Whereas in 2020 the tax revenue target in DIY is IDR 6.501 trillion or an increase of 23,59%, meaning that the tax target is not met in 2019, this is an indication that the taxpayer is conducting tax evasion. Whereas in 2020 the tax revenue target will increase so it needs close supervision so that taxpayers do not carry out tax evasion. The unstable economic condition due to the Covid-19 pandemic is also one of the factors that taxpayers might predict to carry out evasion.

Attribution Theory was first coined by Heider (1958) which describes a person's process in trying to analyze, asses and conclude the cause of an event according to that person's view. A person's behavior is determined by a combination of internal factors and external factors (Heider, 1958). In general, internal factors are factors that exist in a person that can only be controlled by that person. Meanwhile, external factors are external factors such as environment, social conditions and so on.

Tax evasion is an act that is against the law and violates the law. According to (Zain, 2008) tax evasion occurs because taxpayers does the following things; 1) not fulfilling the filing of tax returns on time; 2) not fulfilling income reporting and deductions completely and correctly; 3) failing to fulfill tax payments on time; 4) failing to fulfill the obligation to maintain books; 5) failing to fulfill the obligation to pay income tax withheld and collected; 6) did not fulfill the obligation tax payable and 7) did not fulfill the tax

authorities request for third party information. In addition to the objectives of the taxpayer actions, there are still indications that the taxpayer actions lead to tax evasion, example taxpayers deliberately making fictitious tax invoices or making accounting records that are deliberately erroneous or even not reporting sales results and other income outside the business or salary.

Money ethics according to Chitchai et al. (2018) is the level of someone wanting money. This level can be seen from how a person's value to money, attitude towards money, the meaning of money to someone. Someone who has an excessive money ethics attitude causes that person to have a love for money so that they will defend that money in various ways. Research conducted by Hafizhah et al. (2016) found the fact that money ethics has a negative effect on tax evasion. Similar results are in line with that of Basri (2014); Atmoko (2018); Asih and Dwiyantri (2019) and Farhan et al. (2019) who concluded that money ethics has a negative effect on tax evasion. However, different things were discovered by Widiyaningrum (2014) who concluded that money ethics has a positive effect on tax evasion. The same was discovered by Rosianti and Mangoting (2015); and Dewanta and Machmuddah (2019) concluded that money ethics has a positive effect on tax evasion. There are still differences in research regarding the effect of money ethics on tax evasion. Broadly speaking, excessive money ethics can cause a person's behavior to defend his money for personal gain.

Religiosity according to Cristina et al. (2013) religiosity is a person who in a particular religiosity where a person these run command religiosity and stay away from religious prohibitions. Religiosity is the extent of knowledge, the solidity of belief, the rules of worship, and how deep is one's appreciation of the religiosity adhered to by a person (Ermawati, 2018). Allport and Ross (1967) divided into two dimensions, namely intrinsic religiosity and extrinsic religiosity. Intrinsic religiosity is a person's commitment to embracing religiosity with spiritual or spiritual goals. Indicators of intrinsic religiosity are spending time praying and self-introspecting, living according to religious beliefs, religious teachings as a life guide in the form of gratitude and respect for God's fellow creatures (Allport and Ross, 1967). In essence, intrinsic religiosity regulates the relationship between man and God. Meanwhile, extrinsic religiosity is the participation of a person to participate in religiosity with the aim of seeking identity (Allport and Ross, 1967). Indicators of extrinsic religiosity, namely participating in religious activities only aim to have many friends, gain social status in society, be able to overcome social problems, pray because of demands as religious people and only spend time in religious activities (Allport and Ross, 1967).

Someone who has money ethics in terms of loving money excessively but also has a high level of religiosity is predicted to minimize tax evasion. Because the tax evasion action is a sin that must be abandoned. Lau et al. (2013) in his research, the conclusion is that religiosity moderates the relationship between money ethics and tax evasion. The same thing is done by Basri (2014); Hafizhah et al. (2016); and Atmoko (2018) which states that religiosity can moderate the relationship between money ethics and tax evasion.

Demographic factors such as gender and education level are considered to influence the level of money ethics based on the level of love for money. Tang et al. (2000) concluded that male employees have a higher perception of money ethics in terms of love for money than women. However, different results were found by Pradanti and Prastiwi

(2014) who said that there was no gender difference in the perception of money ethics. This is because the nature and work that is being undertaken shapes behavior through a system of rewards and incentives, so men and women who respond and develop ethical and moral values are the same in the same work environment. However, logically, men are predicted to have a higher money ethic attitude because of their status as the head of the family they have responsibility than women. Therefore it is predicted that the perception of money ethics in men and women has differences.

Dharma et al. (2016) said that men do more tax evasion than women. Similar results were obtained by Tang and Tang (2010) and Musbah et al. (2016). Men are more likely to take risks than women, this is the reason that there are differences in tax evasion on gender perceptions.

The second demographic factor is education level. Education level predicted can shape a person's character to be ethical or not. In this study, money ethics is taken as ethical behavior in money. Research conducted by Saat et al. (2010) stated that students who have received ethics education have significantly improved their ability to make ethical judgments. Similar results were obtained by Susilo and Sugiarti (2014) which says that there are different attitudes in ethical from the perspective of educational level. Therefore it can be predicted that there are differences in money ethic attitudes in the perception of education level.

Religiosity is believed to control individual behavior (Basri, 2014). Likewise with a person's education level. A high level of education is expected to be able to make someone able to good attitudes. However, not all can be concluded that the level of higher education has the same religious views. Therefore it is predicted that the attitude of religiosity is different in the perception of the level of education.

It is predicted that the level of higher education is able to differentiate between ethical and unethical attitudes. Research conducted by Kurniati (2011) found the fact that the level of education is able to influence taxpayers in fulfilling their tax obligations. This means that a high level of education can make someone avoid the problem of tax evasion. Therefore, there are different views of tax evasion on perceptions of education level.

RESEARCH METHOD

The population in this study were individual taxpayers who were in the Special Region of Yogyakarta (DIY). Samples taken are individual taxpayer who have reported their taxes. The sample used is an individual taxpayers who worked but is not collected by the company where he works. The data source in this study is primary data from questionnaires distributed to individual tax payers in DIY. The research sample was taken by random sampling method. The questionnaires were distributed using personally administered questionnaires and electronically using a google form. The type of question in the questionnaire is in the form of a close question that asks the respondent to choose one of the answers provided by means of a cross or a circle or clicking (if done electronically) on the selected answer option. Close questions help respondents make decisions quickly to choose between several alternative answers. In addition to close questions, the questionnaire also contains classification data or what is known as personal information or demographic questions that contain information on gender, age, education level, and job position. These answers are also used as descriptive statistics in this study. The number of samples for the purposes of testing SPSS is 30, but this study uses

multivariate analysis, so the sample size is at least 10 times the number of variables studied. Sekaran and Bougie (2016) Therefore, in this study, a minimum of 50 samples must be obtained because it uses five variables, namely religiosity, money ethics, tax evasion, gender and, education level.

How to measure the variables in this study is to use a questionnaire. The tax evasion variable is measured using instruments widely used by researchers such as Basri (2014); Hafizhah, Basri and Rusli (2016); Budiarto et al. (2017) which uses 9 questions and is measured using a Likert scale with point 1 indicating strongly disagree until point 5 indicates strongly. The money ethic variable is measured using an instrument developed by Tang et al. (2008); Budiarto et al. (2017) which uses 5 questions and is measured using a Likert scale with point 1 indicating strongly disagree until point 5 indicates strongly agree. Religiosity is measured using instruments widely used by previous researchers such as Basri (2014); Hafizhah et al. (2016); Budiarto et al. (2017) which uses 8 questions for intrinsic religiosity and 5 questions for extrinsic religiosity and is measured using a Likert scale with point 1 indicating strongly disagree until point 5 indicates strongly agree. Gender is measured using dummy variables, namely 0 for women and 1 for men. The education level is also measured using a dummy variable, namely 0 for education < S1 and 1 for education > S2.

The questionnaire distributed must go through validity and reliability tests in order to get the correct conclusion. Validity test according to Sekaran and Bougie (2016) is to make sure that the measurement used actually measures the concept to be measured. The validity test technique in this study used factor analysis with the Keizer-Mayer-Olkin Measure of Sampling Adequacy and Bartlett's Test of Sphericity (KMO and Bartlett's Test). If the result of the factor analysis test shows the indicator value is more than 0,5, the indicator is valid. While the reliability test according to Sekaran and Bougie (2016) is a measure that shows the degree of freedom of measurement bias or error. The method used to test the reliability is to calculate the Cronbach's coefficient alpha.

The analysis model used to test the hypothesis is simple regression using the SPSS application to test the effect of money ethics on tax evasion. To test the interaction effect of religiosity on the relationship between money ethics and tax evasion, we used moderated regression analysis (MRA). Meanwhile, to test the differences in the level of money ethics, religiosity, and tax evasion based on gender and level of education using the independent sample t-test. This research model can be described as follows:

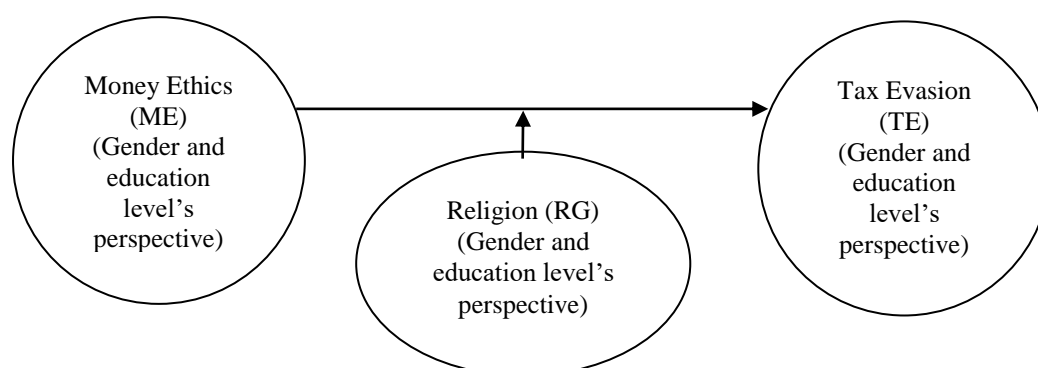


Figure 1. Thinking Framework

The regression equation is:

$$TE = \alpha + \beta_1 ME + \varepsilon \dots\dots\dots (1)$$

$$TE = \alpha + \beta_1 ME + \beta_2 RG + \beta_3 ME * RG + \varepsilon \dots\dots\dots (2)$$

RESULTS AND DISCUSSION

The validity test in this study uses factor analysis with the principle of correlation, the data is said to be valid if the loading factor value must be greater than 0,5 and the KMO value must be greater than 0,5. The summary of the validity test is presented in Table 1 and Table 2 as follows:

Table 1. Factor Analysis Validity Test Results

No.	Indicator	Loading factor	Result	No	Indicator	Loading factor	Result
1	RG01	0.622	Valid	15	ME02	0.849	Valid
2	RG02	0.585	Valid	16	ME03	0.877	Valid
3	RG03	0.608	Valid	17	ME04	0.881	Valid
4	RG04	0.512	Valid	18	ME05	0.683	Valid
5	RG05	0.599	Valid	19	TE01	0.640	Valid
6	RG06	0.698	Valid	20	TE02	0.673	Valid
7	RG07	0.675	Valid	21	TE03	0.676	Valid
8	RG08	0.681	Valid	22	TE04	0.659	Valid
9	RG09	0.502	Valid	23	TE05	0.769	Valid
10	RG10	0.528	Valid	24	TE06	0.778	Valid
11	RG11	0.546	Valid	25	TE07	0.807	Valid
12	RG12	0.557	Valid	26	TE08	0.842	Valid
13	RG13	0.537	Valid	27	TE09	0.841	Valid
14	ME01	0.768	Valid				

Source: Primary data processed, 2020

Table 2. KMO and Bartlett's Test Value Results

No.	Variable	KMO	Sig	Status
1	Religious	0.830	<0.01	Valid
2	Money Ethics	0.780	<0.01	Valid
3	Tax evasion	0.833	<0.01	Valid

Source: Primary data processed, 2020

Reliability test describes the degree of freedom of measurement bias or error (Sekaran and Bougie, 2016). The reliability test in this study used the Cronbach's coefficient alpha value. The data is said to be reliable if the Cronbach's coefficient alpha value is more than 0,7. The reliability test is presented in Table 3 below.

Table 3. Reliability Test with Cronbach's Alpha Coefficient

No.	Variable	Cronbach's Alpha	Result
1	Religious	0.837	Reliable
2	Money Ethics	0.873	Reliable
3	Tax evasion	0.893	Reliable

Source: Primary data processed, 2020

Table 4. Descriptive Statistics

Information	Total	%
Gender		
Male	58	41.4
Women	82	58.6
Total	140	100
Age		
≤ 25 years	56	40
26-30 years	54	38.6
31-35 years	11	7.8
≥ 36 years	19	13.6
Total	140	100
Last education		
SMA / K and D3	41	29.3
S1	50	35.7
S2	45	32.1
S3	4	2.9
Total	140	100

Source: Primary data processed, 2020

Based on Table 4 above, it can be seen that the samples obtained were 140 respondents. Over 140 respondents indicated that 58 respondents were male with a level of 41,4% and 82 respondents were female at a rate of 58,6%. The age of the respondents was divided into 4 groups, namely 56 respondents aged < 26 years with a rate of 40%, 54 respondents aged 26-30 years with a level of 38,6%, 31-35 years old as many as 19 respondents with a rate of 7.8% and age > 35 years as many as 19 respondents with a rate of 13,6%. The education level of respondents was divided into 4 groups, namely respondents with SMA/K and D3 education levels as many as 41 respondents with a level of 29,3%, respondents with an undergraduate level were 50 respondents with a level of 35,7%,

The data normality test in this study used the One-Sample Kolmogorov-Smirnov Test. The results of the One-Sample Kolmogorov-Smirnov Test are presented in Table 5 below:

Table 5. Results of Normality Test with One-Sample Kolmogorov-Smirnov Test

Information	Residual Value
Amount	140
Average	0.000000
Standard Deviation	0.79640823
Absolute Value	0.053
Positive	0.053
Negative	-0.053
Statistics Test	0.053
Significant	0.200

Source: Primary data processed, 2020

Based on Table 5 above, it is known that the significant value is 0,200 greater than 0,05. Therefore it can be concluded that the data are normally distributed.

The heteroscedasticity test aims to determine whether the regression model has an inequality of variants from the residuals of one observation to another. If the variance of the residual data from one observation to another is constant, then it is called homoscedasticity and if it is different it is called heteroscedasticity. A good regression model does not occur heteroscedasticity (Ghozali, 2011). In this study, using the Glejser test to determine whether heteroscedasticity occurs or not. The requirement for no heteroscedasticity to occur is to use the absolute value of the residual data and the significance result of each independent variable must be more than 0,05. The results of the heteroscedasticity test are presented in Table 6 as follows:

Table 6. Heteroscedasticity Test with Glejser Test

No.	Variable	Significance
1	Intrinsic Religious	0.745
2	Extrinsic Religious	0.941
3	<i>Money Ethics</i>	0.418

Source: Primary data processed, 2020

Based on Table 6 above, it is found that each independent variable is more than 0,05 so that there is no heteroscedasticity problem. Therefore, the data tested in this study is homoscedastic, which means that it can be used to test the model in this study.

The multicollinearity test in this study looks at the tolerance value and the opposite of variance inflation factor (VIF). The cutoff value that indicates the absence of multicollinearity is a tolerance value greater than 0,1 or equal to a VIF value of less than 10 (Ghozali, 2011). The results of multicollinearity testing in this study are presented in Table 7 as follows:

Table 7. Multicollinearity Test

Model	Colinearity Statistics	
	<i>Tolerance</i>	VIF
<i>Money Ethics</i>	0.207	4,832
Intrinsic Religious * Money Ethics	0.179	5,079
Extrinsic Religious * Money Ethics	0.360	2,775

Source: Primary data processed, 2020

The model of analysis used in this study is a simple regression analysis model and moderated regression analysis (MRA). A summary of the hypothesis testing is presented in Tables 8 and 9 as follows:

Table 8. Regression Test

Model	t	Sig.
(Constant)	6,205	.000
1 ME	1,977	.050

Source: Primary data processed, 2020

Table 9. Moderated Regression Analysis test

Model	t	Sig.
1 (Constant)	7,203	.000
ME	-3,270	.001
ME * RG	4,968	.000

Source: Primary data processed, 2020

Based on Table 8 above regarding the simple regression test, it can be seen that the sig value $< 0,1$ and the beta value show a value of 0,173, it can be concluded that money ethics has a positive effect on tax evasion. The results of this study are in line with the research that has been conducted by Widiyaningrum (2014); Rosianti & Mangoting (2015), and Dewanta and Machmuddah (2019). Rosianti & Mangoting (2015) assume that the higher a person's money ethics, the person will feel that tax evasion is acceptable. Dewanta and Machmuddah (2019) explained that someone (in his research is a student) who has a higher love of money will tend to have a better perception of tax evasion. This is because someone who has a money ethics attitude will tend to see the needs of a rational life and will be better at assessing his needs.

Based on Table 9 above regarding MRA, it can be seen that the sig value of money ethics and religious moderation effect on the relationship between money ethics and tax evasion respectively $< 0,01$, which means that religiosity moderates the relationship between money ethics and tax evasion. This moderation effect also changes the direction of the influence of money ethics on tax evasion, in Table 8 it is known that the simple regression test results show that money ethics has an effect on tax evasion, but after there is a moderating effect of religiosity on the relationship between money ethics and tax evasion, the effect of money ethics changes to negative effect. These results are in line with research that has been conducted by Lau, Choe and Tan (2013); Basri (2014); Hafizhah, Basri and Rusli (2016); and Atmoko (2018).

Independent Sample T-Test was used by researchers to determine the difference between money ethics, religiosity and tax evasion based on a gender perspective and education level. The results of the Independent Sample T-Test are presented in Table 10 and Table 11 as follows:

Table 10. Independent Sample T-Test Based on Gender Perspective

Variable	Women		Male		Lavene's Test	Sig.	Conclusion
	Mean	Std. Dev	Mean	Std. Dev			
RG	3,5871	0.48420	3.8731	0.56210	0.085	0.02	There is a difference
ME	3,222	0.7749	3,324	0.9854	0.027	0.494	There is no difference
TE	2.2046	0.75247	2.6762	1.0271	0.113	0.02	There is a difference

Source: Primary data processed, 2020

Table 11. Independent Sample T-Test Based on Educational Perspective

Variable	<S1		>S1		Lavene's Test	Sig.	Conclusion
	Mean	Std. Dev	Mean	Std. Dev			
RG	3.8069	0.57063	3.6636	0.51665	0.414	0.150	There is no difference
ME	3,215	0.9038	3,285	0.8543	0.688	0.664	There is no difference
TE	2,5691	0.88408	2.32997	0.90705	0.638	0.155	There is no difference

Source: Primary data processed, 2020

Based on Table 10 above, it can be seen that the sig value in religious and tax evasion are 0,02 and $0,02 < 0,05$. Therefore, there are differences in religiosity and tax evasion based on a gender perspective. This research is in line with what has been concluded by Basri (2014) and Stark (2002) which states that there are religious differences from a gender perspective. Dharma, Agusti and Kurnia (2016) said that men do more tax evasion than women. Similar results were obtained by Tang and Tang (2010) and Musbah, Cowton and Tyfa (2016). Men are more likely to take risks than women, this is the reason that there are differences in tax evasion on gender perceptions. Another research that has been done by Rindayanti and Budiarto (2017) which proves that there are differences in tax evasion based on a gender perspective. However, in money ethics, it can be seen that the sig value is $0,494 > 0,05$, so the hypothesis in this study is rejected. So there is no difference in money ethics from a gender perspective. This is in line with research conducted by Rindayanti and Budiarto (2017) which explains that someone has a realistic tendency so that there is no difference in money ethic attitudes based on a gender perspective.

Based on Table 11 above, it can be seen that the sig value for religiosity, money ethics and tax evasion are 0,150, 0,664 and 0,155, respectively, meaning $> 0,05$ so there are no differences in religiosity, money ethics and tax evasion based on a gender perspective. So that the level of education is not proven correct in this study. The samples taken by the researchers were all respondents who had taken the path of education, the sample of respondents with the lowest level of education in this study was SMA/K so it was predicted that at the education level in SMA/K, education was given about attitudes towards religiosity, money ethics and views, tax evasion. Therefore there is no difference in religious.

CONCLUSION

Based on the results of data analysis, it can be concluded that money ethics has a positive effect on tax evasion. After conducting the MRA test, it was concluded that the effect of religious moderation on the relationship between money ethics and tax evasion can change the direction of the influence of money ethics on tax evasion to be negative. So that religious can moderate the relationship between money ethics and tax evasion. In the Independent Sample T-Test it is concluded that there are differences in gender perspectives on religiosity and tax evasion, but there are no differences in gender perspectives on money ethics. There is also no difference in educational level perspectives on money ethics, religiosity and, tax evasion.

This study has several limitations, is the first is to only use one independent variable that affects the dependent variable, the next suggestion is to add independent variables that can affect the dependent variable. Both of these studies only target the level of higher education so that the conclusions drawn may be biased, the next suggestion is to find respondents with the latest educational level who have worked who already have a wider variety of tax obligations ranging from elementary, junior high to doctoral levels. The three demographic data in the form of the age of the respondents are not examined more deeply, the next suggestion is to examine the independent and dependent variables based on an age perspective because of the relationship between age and religiosity (Walker, Smither and DeBode, 2012).

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