

Love of Money, Religiosity, and Tax Understanding on Tax Evasion

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ABSTRACT

This study aims to determine the effect of Love of Money, religiosity, and Tax Understanding on the act of tax evasion by individual taxpayers registered at KPP Pratama Cikarang Selatan. The source of data in this study is primary data, which in this study is obtained from the results of distributing questionnaires to a predetermined sample of taxpayers registered at KPP Pratama Cikarang Selatan. The secondary data in this study comes from written sources published by third parties, such as literature, previous research, journals, and other information related to research. Sampling used convenience random sampling, with a sample of 100 taxpayers registered at KPP Pratama Cikarang Selatan (The year 2021). Data analysis used multiple regression analysis. The results showed that partially, Love of Money, religiosity, and Tax Understanding had a positive and significant effect on Tax evasion, and simultaneously, Love of Money, religiosity, and Tax Understanding had a positive and significant impact on Tax evasion.

INTRODUCTION

Indonesia is a developing country that is carrying out national development in both human resource development and infrastructure development. To be able to realize this development, it requires large funds to support development costs and routine expenses every year. One of the efforts to realize the independence of a country is financing development by exploring domestic sources of funds, namely taxes. According to Law Number 6 of 2009, Article 1, Paragraph 1, states that "tax is a mandatory contribution by the state owed to individuals or entities that are compelling based on the law by not getting a direct reward and used for state purposes for the greatest prosperity of the people". Meanwhile, according to KUP Law No. 16 of 2009, Article 1, Paragraph 1, the definition of tax is the contribution of taxpayers to the state owed by entities or individuals who are compelled by law and do not get benefits directly used for state purposes for the greatest prosperity of the people (Aliyudin et al., 2021).

The notion of a tax that is mostly coercive makes taxpayers reluctant to pay their taxes. This negative perception will also have a negative impact on the taxpayer itself as well as the state because taxpayers will find various ways to reduce the tax burden. By adhering to this coercive principle, taxpayers try to minimize the tax burden in various ways, for example, by doing two things: tax avoidance, which is an effort to reduce the tax burden by not violating the law, and tax evasion, which is an effort to reduce the tax burden by violating the law (embezzling taxes). However, the difficulty of implementing Tax Avoidance makes a taxpayer more likely to commit Tax Evasion (Soemitro, 2020).

Based on information from Minister of Finance Sri Mulyani Indrawati, tax revenue throughout 2020 will amount to Rp1,070 trillion. This figure contracted by 19.7% compared to the realization in 2019, which reached Rp1,332.7 trillion. The achievement of tax revenue last year was only able to fulfill 89.3% of the tax revenue target pegged at Rp1,198.8 trillion, as stated in Presidential Regulation Number 72 of 2020 related to the 2020 State Budget (<https://www.kemenkeu.go.id/home>).

As a source of state revenue, taxes really need good management. This is inseparable from the role of taxpayers in carrying out their obligations by not hampering or misusing the applicable tax regulation mechanism. Sources of income sourced from taxes that are used to finance public expenditures are sometimes not fully felt by the community. In addition, it is said that tax revenues increase every year, but the form of state spending is still unclear. If this continues, it is feared that taxpayers will be reluctant to pay taxes and even tend to embezzle them (Atas et al., 2020). The following are some cases related to tax evasion that have occurred:

Table 1. Tax Evasion Cases

No.	Tax Evasion Fraud Case	Agencies Involved	Sanctions for People Involved	Source
1	Bahasyim Assifie (2011): Receiving bribes from taxpayers who filed objections and appeals, money laundering	Head of KPP Jakarta VII, KPP Koja and KPP Palmerah	Sentenced to six years imprisonment and a fine of IDR 500 million.	https://antikorupsi.org/id/article/pegawai-pajak-dan-pembuktian-terbalik
2	Johnny Basuki's (2012) Bribery case to tax officials	PT Mutiara Virgo (MV)	Prison sentence of two years and a fine of IDR 100 million.	https://www.beritasatu.com/nasional/97540/suap-pegawai-pajak-pengusaha-johnny-basuki-dibui-2-tahun
3	Herly Isdiharsono (2012) Receiving a bribe to reduce the tax on PT Mutiara Virgo money laundering	KPP Pratama Jakarta Palmerah, West Jakarta, and PT Mutiara Virgo	Imprisonment for six years and a fine of Rp. 500 million in lieu of six months imprisonment	https://news.detik.com/berita/d-2173373/terima-suap-eks-pegawai-pajak-divonis-6-tahun-bui

Tax evasion itself is one of the factors in not achieving the state tax revenue target. This happens because taxpayers do not feel the benefits of paying taxes directly, and paying taxes themselves is also seen by taxpayers as a burden that will reduce their profits (Noviriyanti, 2020). So that there are still taxpayers who are not compliant with paying taxes. One of the tax fraud problems that is often encountered in the world of taxation is tax evasion. In general, tax evasion is a strategy and technique that goes against the provisions of tax regulations and includes the illegal manipulation of income to minimize the amount of tax owed.

According to Ika in (صباحي, n.d.), tax evasion is an act that violates the Tax Law by submitting in the Annual Tax Return (SPT) an amount of income that is lower than the actual (understatement of income) and or reporting costs that are greater than the actual (overstatement of the deductions). The more severe form of tax evasion is when the taxpayer does not report his or her income at all (non-reporting of income). The existence of tax evasion treatment is influenced by various things, such as love of money, religiosity, and tax understanding.

One of the factors that makes taxpayers commit tax evasion can be influenced by their high love of money. Too much love for money will lead to behavior that can be said to be stingy for something that is not felt to provide direct benefits for him. The love of money, or "The Love Of Money," is the human desire for money or greed (Dwi Nugroho et al., 2020). Another supporting reason is that when someone puts money as the top priority in their daily life, they will feel that tax evasion is an acceptable action for some people.

The second factor is religiosity. Religiosity is a belief in God followed by a commitment to follow the rules that have been set. With the belief in God within a person, it can be trusted that they will be able to control themselves from committing fraud. Tax evasion itself is considered an act of violating religion or being unethical if taxpayers do not pay according to the amount that should be paid. The way a person judges whether it is ethical or unethical to commit tax fraud is inseparable from the beliefs he adheres to. Religion can influence a person's beliefs and behavior, depending on their level of religiosity. Religious values held by most individuals are generally expected to effectively prevent negative attitudes and encourage positive attitudes in the daily lives of individuals, and therefore religiosity is thought to motivate taxpayers to voluntarily comply with tax regulations (Karlina, 2020).

The third factor is tax understanding, which is the level of knowledge of taxpayer rights and obligations. The low understanding of the applicable tax law by taxpayers is a driving factor in their decision to commit tax evasion. On the other hand, there is a sense of distrust among taxpayers toward tax officials. Therefore, taxpayers try to reduce or even hide the amount of tax that should be paid to the state. Taxpayers who do not clearly understand the applicable tax regulations tend to become disobedient taxpayers and trigger tax evasion. Meanwhile, the more taxpayers who understand their tax obligations well, the more they understand the sanctions that will be received if they neglect their tax obligations. That way, it will reduce the tendency to commit tax evasion (Sondakh et al., 2019).

Some research related to tax evasion that has been conducted by previous researchers, such as the results of research conducted by Sari (2019), provides results that show that love of money affects the perception of individual taxpayers regarding tax evasion. However, other studies show results that are not in line with the research above, namely research conducted by Wanda (2018), which provides the result that there is no effect of love of money on the ethics of tax evasion.

The results of research conducted by Cynthia et al. (2021) provide evidence that religiosity affects taxpayers' perceptions of the ethics of tax evasion. However, other studies show results that are not in line with research conducted by Tri (2018), which found that the religiosity variable has no effect on the perception of tax evasion.

As well as the results of research conducted by Sondakh (2019), these provide evidence that tax understanding has a positive effect on taxpayers' perceptions of the ethics of tax evasion. However, other studies show results that are not in line with research conducted by Devi (2021), which provides

results showing that the tax understanding variable has no effect on the perception of tax evasion.

THEORETICAL REVIEW

Theory of Perceived Behavior (TPB)

According to Ajzen (1991) (In Nugroho, 2011, p. 55), the Theory of Perceived Behavior (TPB) states that in addition to the attitude shown towards behavior and subjective norms, in behaving individuals also consider behavioral control, namely the ability to perform an action. In this theory, a decision that can display behavior is a rational process to carry out a goal in accordance with the sequence of thinking.

The Effect of Love of Money on Tax Evasion

Love of Money is a measurement of a person's value, or the desire for money but not their needs, and the meaning, importance, and behavior of money (Azziz, 2018). This means that a person's love of money has a significant and direct influence on unethical behavior. This confirms that people who love money or have ethical money behavior will attach great importance to money and will be less ethical and sensitive than people with low money ethics. When a person emphasizes the importance of money to acquire wealth, they will feel that Tax Evasion is acceptable. Researchers intend to develop research (Razif, 2019). The concept of love Of Money is used to measure or estimate a person's subjective feelings about money because of the importance of the function of money and differences in a person's perception of money (Randiyansyah et al., 2021).

According to research conducted by Sugiyarti et al. (2021), the love of Money affects tax evasion. In addition, the results of research by Asih and Dwiyantri (2019) show that Love of Money has a positive effect on Tax Evasion. Intrinsic religiosity moderates the effect of the Love of Money on Tax evasion, while extrinsic religiosity does not moderate the effect of the Love of Money on Tax Evasion.

This means that someone with a high Love of Money will have a lower ethical perception and view Tax Evasion as ethical, and vice versa, someone with a low Love of Money will tend to view Tax Evasion as unethical. Based on the description above, the hypotheses in this study are: H1: The love of Money has a positive and significant effect on Tax evasion.

The Effect of Religion on Tax Evasion

Religion is one of the most universal social institutions that has an influence on people's attitudes, values, and behaviors at both the individual and community levels. Religion, or religiosity, manifests itself in various aspects of human life. Strong religious beliefs are expected to prevent illegal behavior through feelings of guilt, especially in terms of tax avoidance (Surahman and Putra, 2018).

Religiosity is a belief in God followed by a commitment to follow the rules that are believed and that have been determined. With the belief in God

within a person, it can be believed that he can control himself from committing fraud (Safitri, 2018). The results of research conducted by Surahman and Putra (2018) state that religiosity has a positive effect on taxpayer perceptions of the ethics of tax avoidance. Research conducted by Boone (2013) also concluded that religiosity is a significant determinant of tax fraud.

According to Sofianty (2021), religiosity affects tax evasion. High religiosity leads to higher ethics, thereby reducing the level of tax evasion. Religiosity has a positive influence on human attitudes and behavior. Religiosity is an important value in the cognitive structure of individual taxpayers that can influence individual behavior (Randiyansyah et al., 2021). Based on the description above, the hypotheses in this study are:
H2: Religiosity has a positive and significant effect on tax evasion.

The Effect of Tax Understanding on Tax Evasion

A person must have tax knowledge in order to raise awareness about taxes and increase the level of understanding of taxes (Dharma, 2018). The higher a person's social status, the higher their level of understanding of taxation, and vice versa. Someone who clearly understands the rules and procedures of taxation is an obedient taxpayer (Randiansyah et al., 2021). One of the causes of tax evasion is a lack of understanding of the tax system (Wahyuliyanto, 2019). The higher the understanding of taxation and tax justice that taxpayers have, the lower the tax evasion committed by taxpayers (Yanto et al., 2022). Research conducted by Putri and Anitra (2017) obtained results where hypothesis testing of the level of tax understanding showed significant results with compliance with taxes so as to avoid tax evasion.

Yulia and Hertia (2017), in their analysis of the effect of tax justice, the taxation system, understanding of taxation, and tax sanctions on taxpayer perceptions of tax evasion behavior at KPP Pratama Teluk Betung, found that tax justice and understanding of taxation have a significant effect on taxpayer perceptions of tax evasion behavior.

Based on the description above, the hypothesis of this study is:

H3: Tax understanding has a positive and significant effect on tax evasion.

The Effect of Love of Money, Religiousness, and Tax Understanding on Tax Evasion

There are various factors that can influence a person to commit tax evasion. Based on research conducted by Surahman and Putra (2018), simultaneously Understanding Taxation, Love of money, and Religiousness have an influence on taxpayer perceptions of the ethics of tax evasion. Research conducted by Asih and DwiYanti (2019) shows that Love Of Money and Tax Understanding jointly affect the perception of tax evasion ethics. Dewanta and Machmuddah (2019), in their research, also found that religiosity and love of money simultaneously affect ethical perceptions of tax evasion. Based on the description above, the hypothesis of this study is:
H4: Love of Money, Religiousness, and Tax Understanding simultaneously affect Tax Evasion.

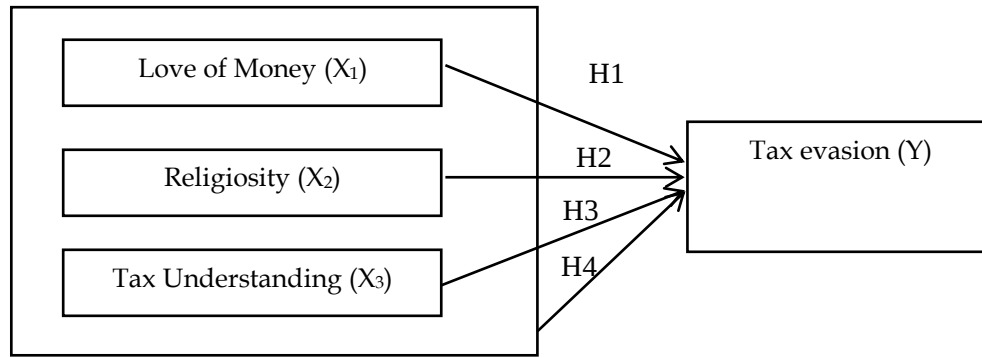


Figure 1. Conceptual Framework

METHODOLOGY

Multiple Linear Regression Analysis

After the assumption test, model feasibility test, and hypothesis test are fulfilled, multiple linear regression analysis is carried out. The main results of the analysis are the correlation coefficient (R), the adjusted coefficient of determination (Adjusted R-Square), and the multiple linear regression equation model:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3$$

Where:

X1 = Love of Money

X2 = Religiosity

X3 = Tax Understanding

Y = Tax Evasion

a = Constant

b1 = Love of Money Regression Coefficient

b2 = Regression Coefficient of Religiosity

b3 = Regression Coefficient of Tax Understanding

RESULTS

Multiple Linear Regression Analysis

Multiple linear regression analysis is used to determine the effect of two or more independent variables with one dependent variable displayed in the form of a regression equation. The results of the multiple linear regression test are as follows:

Table 2. Linear Regression Analysis

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-,132	,159		-,829	,409
Love of Money	,185	,058	,181	3,174	,002
Religiosity	,237	,057	,224	4,185	,000
Tax Understanding	,606	,035	,683	17,178	,000

a. Dependent Variable: Tax Evasion

From the above research, a multiple linear regression equation model can be prepared based on column B. The multiple linear regression equation model of the research results is as follows:

$$\hat{Y} = -0.132 + 0.185X_1 + 0.237X_2 + 0.606X_3$$

The multiple linear regression equation model from the analysis can be interpreted as follows:

1. The constant value is $\alpha = -0.132$, meaning that if X_1 , X_2 , and X_3 do not exist, then Y will be positive.
2. The X_1 regression coefficient value of $b_1 = 0.185$ indicates that X_1 has an effect on Y in a positive direction.
3. The X_2 regression coefficient value of $b_2 = 0.237$ indicates that X_2 has an effect on Y in a positive direction.
4. The X_3 regression coefficient value of $b_3 = 0.606$ indicates that X_3 has an effect on Y in a positive direction.

Hypothesis Testing

A hypothesis is a well-defined statement regarding population characteristics. The hypothesis testing methods used in this study are the Determination test and the T-test.

Coefficient of Determination (R^2)

Determination analysis is used to determine the percentage contribution of the influence of the independent variables together on the dependent variable. The results of the coefficient of determination analysis are as follows:

Table 3. Coefficients of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.947 ^a	0,897	0,894	,217

a. Predictors: (Constant), X_3 , X_1 , X_2

Based on the table above, it is known that the coefficient of determination (R^2) is 0.897. This figure shows that the effect of the Love of Money, Religiousness, and Tax Understanding variables together on Tax Evasion is 89.7%, while the rest ($100\% - 89.7\% = 10.3\%$) is influenced by other variables not included in this research analysis.

Individual Parameter Significance Test (t Statistical Test)

Table 4. Statistical Test

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	t
		B	Std. Error	Beta	
1	(Constant)	-,132	,159		-,829
	Love of Money	,185	,058	,181	3,174
	Religiosity	,237	,057	,224	4,185
	Tax Understanding	,606	,035	,683	17,178

a. Dependent Variable: Tax Evasion

1. Based on the test results, if the X1 variable tcount is 3.174 and the ttable is 1.984 with a significance value of $0.002 < \alpha 0.05$, then Ho1 is rejected and H1 is accepted. So obtained tcount > ttable ($3.174 > 1.984$) Love of Money partially affects Tax Evasion, and the positive tcount value indicates that if Love of Money increases, then Tax Evasion will also increase. This means that Hypothesis 1 is accepted.
2. Based on the test results, if the tcount of variable X2 is 4.187 and the ttable is 1.984 with a significance value of $0.000 < \alpha 0.05$, then Ho2 is rejected and H2 is accepted. So obtained tcount > ttable ($4.187 > 1.984$) Religiosity partially affects Tax Evasion, and the positive tcount value indicates that if Religiosity increases, Tax Evasion will decrease. This means that Hypothesis 2 is accepted.
3. Based on the test results, if the tcount of variable X3 is 17.178 and the ttable is 1.984 with a significance value of $0.000 < \alpha 0.05$, then Ho3 is rejected and H3 is accepted. So obtained tcount > ttable ($17.178 > 1.984$) Tax Understanding partially affects Tax Evasion, and the tcount value is positive, indicating that if the Tax Understanding increases, the Tax Understanding will increase. indicates that if tax understanding increases, then tax evasion will decrease. This means that Hypothesis 3 is accepted.

Simultaneous Significance Test (F-Statistical Test)

Table 5. F-Statistical Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39,266	3	13,089	277,895	,000 ^b
	Residual	4,522	96	,047		
	Total	43,788	99			

a. Dependent Variable: Tax Evasion

b. Predictors: (Constant), Tax Understanding, Religiosity, Love Of Money

Based on the test results, the F count is 277.895, with a significance value of 0.000. Since the calculated F value (277.895) is greater than the F table value (2.46) and the significance value is $0.000 < 0.05$, it can be concluded that Ho4 is

rejected and H4 is accepted, which means that Love of Money, religiousness, and Tax Understanding simultaneously affect Tax Evasion. This means that Hypothesis 4 is accepted.

DISCUSSION

The Effect of Love of Money on Tax Evasion

Based on the hypothesis testing that has been carried out, it is found that Love of Money (X1) has a significance value of 0.002 less than 0.05 and a tcount value of 3.174 > from t table 1.984, which means that the Love of Money variable has a positive and significant effect on Tax Evasion.

This research is in line with research conducted by Dewanta and Machmudah (2019), which states that Love of Money simultaneously affects the ethical perception of Tax Evasion. Sari et al. (2019) also support this research, where the results of their research show that Love of Money has a positive effect on Tax Evasion tendencies. In addition, Sugiyarti et al. (2021) also stated that Love of Money affects Tax Evasion.

The concept of love of money is closely related to the concept of greed. The concept of love of Money is the character of someone who adores or deifies money or material more than anything else. Someone who adores money or material will do various things to get money or material (Sari et al., 2019). The love of Money is thought to cause a desire in taxpayers to commit tax fraud, either by not paying taxes or reporting taxes with incorrect values. The love of money is one of the reasons someone commits tax evasion. The reason is that when someone puts money as the top priority in their daily life, they think that tax evasion is an acceptable action. When a person emphasizes the importance of money and acquiring wealth, they will feel that Tax Evasion is acceptable. A person who is highly motivated by money or who places money as a top priority will believe that tax evasion is acceptable.

I believe that Tax Evasion is an ethical act (Surahman and Putra, 2018). One of the reasons taxpayers commit tax evasion can be influenced by their high love of money. Individuals with a high Love of Money will prioritize money in all aspects of their lives. In ethics, individuals become less ethical and sensitive when they have a high Love of Money compared to individuals who have a low Love of Money.

The Effect of Religiosity on Tax Evasion

Based on the hypothesis testing that has been carried out, it is found that Religiosity (X2) has a significance value of 0.000 smaller than 0.05 and a tcount value of 4.187 > from t table 1.984, which means that the Religiosity variable has a positive and significant effect on Tax Evasion.

The results of this study are in line with research conducted by Surahman and Putra (2018), where the results of their research state that religiosity has an influence on taxpayer perceptions of tax evasion. Other research that supports the results of this study is research conducted by Farhan et al. (2019), which states that one of the factors that influences a person's decision to commit tax evasion is religiosity.

Religiosity is a belief in God along with a commitment to carry out the teachings believed. Through belief in God, a person can be trusted to be able to prevent himself from committing fraud (Randiansyah et al., 2021). The level of religiosity plays an important role in tax administration; in this case, it cannot be separated from the nature of honesty that must be possessed by taxpayers, practitioners, and tax officials. Those who have a high level of religiosity will instill religious values in their administrative tax behavior and will be able to avoid things that are prohibited by religion, such as embezzlement and other acts of fraud (Dewanta and Machmudah, 2021). The higher a person's religiosity, the better he or she will be able to suppress the love of Money trait and make a person more able to be ethical and avoid unethical behavior such as tax evasion. Religiosity is a significant determinant of tax fraud.

The attitude of religiosity that exists in a person can control every action he takes. Tax evasion in any religion is an act that is not right, so for any reason, someone will not commit tax evasion because someone makes religion a driving, integrating motive that regulates his entire life. Religiosity has a positive influence on human attitudes and behavior. Religiosity is an important value in the cognitive structure of individual taxpayers that can influence individual behavior. Basically, if the level of understanding of taxation is still low, it tends to cause tax evasion practices that can harm many parties (Randiansyah et al., 2021).

The Effect of Tax Understanding on Tax Evasion

Based on the hypothesis testing that has been carried out, it is obtained that Tax Understanding (X3) has a significance value of 0.000 smaller than 0.05 and a count value of 17.178 > from t table 1.984, which means that the Religiosity variable has a positive and significant effect on Tax Evasion. The results of this study are in line with research conducted by Wahyulianto (2019), where the results of his research state that Understanding Taxation has a significant effect on Tax Evasion. Other research that also supports this research is research conducted by Surahman and Putra (2018), which states that Tax Understanding has a significant effect on taxpayer perceptions of Tax Evasion. It can be explained that the level of understanding is a process of intensive knowledge improvement carried out by an individual, and the extent to which a person can correctly understand a problem is known.

The level of understanding of taxpayers regarding taxation is a potential factor for the government to use to increase taxpayer compliance. If a taxpayer has a good level of understanding, he will do something well too (Putri et al., 2017). A taxpayer, in carrying out his tax obligations, must master the rules and obligations he carries out in order to avoid applicable sanctions. Thus, an understanding of taxation in the form of a taxation system and tax regulations will prevent taxpayers from committing acts of Tax Evasion when paying their obligations to taxation (Wahyulianto, 2019).

Tax is a method of tax collection that can be carried out by taxpayers whose systems have been regulated by tax law. In this system, taxpayers are given the trust to calculate, pay, and report themselves, with the help of third parties or with the assistance of tax officials. With an understanding of the

system, it is certain that it will run well and smoothly. If the level of understanding of them is still relatively low, this might lead to several problems with taxes, some of which are acts of tax evasion. The existence of knowledge and understanding of taxpayers will allow taxpayers to comply in this case by being able to apply the Self Assessment System, in which there are aspects to pay the amount of taxpayers, return within the specified time period, be honest in reporting, and be accurate in calculating.

Simultaneous Effects of Love of Money, Religiousness, and Tax Understanding on Tax Evasion

Based on the results of the hypothesis testing that has been done, the calculated F value $(277,895) > F \text{ table } (2.46)$ and a significance value of $0.000 < 0.05$, it can be concluded that H4 is accepted. The results of this study are in line with research conducted by Sugiyarti et al. (2021), where the results of his research state that simultaneously, tax understanding and love of money have a positive and significant effect on the dependent variable, namely tax avoidance. In addition, research conducted by Asih and Dwiyantri (2019) shows that love of money and religiosity jointly affect the perception of tax evasion ethics.

A person's love of money has a negative impact on tax evasion ethics. A high love of money that a person has indicates the possibility of someone acting unethically. Excessive love of money will lead to fraud in the form of maximizing shareholder profits (Asih and Dwiyantri, 2019). So that a person must be balanced with a good attitude of religiosity in order to control the love of money in order to avoid tax evasion.

If someone has an understanding of the taxation system, it is certain that the system will run well and smoothly. If their level of understanding is still relatively low, it may lead to several problems with taxes, some of which are acts of tax evasion. The existence of knowledge and understanding of taxpayers will allow taxpayers to comply in this case by being able to apply the Self Assessment System, in which there are aspects to pay the amount of taxpayers, return within the specified time period, be honest in reporting, and be accurate in calculating. So it can be concluded that understanding the taxation system can lead to violations and errors (Wahyuliyanto, 2019).

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research conducted, the following conclusions were drawn:

- a. The love of Money has a positive and significant effect on Tax Evasion.
- b. Religiosity has a positive and significant effect on Tax Evasion.
- c. Tax Understanding has a positive and significant effect on Tax Evasion.
- d. Love of Money, religiousness, and Tax Understanding simultaneously affect Tax Evasion.

FURTHER STUDY

Suggestions that can be given based on the limitations of this study are:

1. For further researchers to develop other independent variables in subsequent studies.

2. For further research, researchers should conduct surveys using the direct interview method so that respondents better understand the meaning of each question or statement and minimize respondents giving perfunctory answers.

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