

The Effect of Love of Money on Tax Fraud with Gender and Religiosity as Moderating Variables

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ABSTRACT

The aim of this research is to test and analyze the influence of love of money on tax fraud with gender and religiosity as moderators at the North Makassar Primary Tax Service Office. This research data uses primary data obtained from questionnaires distributed to all 104 KPP Pratama North Makassar employees. Data analysis was carried out using Partial Least Squares (PLS) 3.0. The research results show that love of money has a significant and positive effect on tax fraud and gender strengthens and religiosity weakens the influence of love of money on tax fraud. This indicates that the high love of money and the support of gender factors cause taxpayers to commit tax fraud. However, religiosity in taxpayers can be a factor that prevents tax fraud from occurring.

INTRODUCTION

Tax fraud cases in developed and developing countries are one of the problems in tax administration. One of the tax fraud cases in developed countries is the Robert Brockman case in the United States in 2020, who committed fraud with tax evasion of IDR 29 trillion (Pramadiba, 2020). Tax fraud also often occurs in developing countries, such as Indonesia. A fairly well-known case is the Gaius Tambunan case in 2010, where he manipulated the taxes of several companies he handled so that the state suffered a loss of IDR 1.52 trillion (detikNews, 2011). There is also the case of Rafael Alun Trisambodo, who is a tax officer, committing tax fraud by hiding assets, not complying with reporting and paying taxes, and abusing his authority as a tax official by accepting gratuities from taxpayers whom he helps in resolving their tax problems (BBC News Indonesia, 2023). Furthermore, in the case of Jolly Rusli, who was a bank employee, he committed tax fraud with tax evasion of IDR 1.4 billion from local tax money for his personal life (Firdiyanti, 2023). Apart from that, in Makassar City there was also a tax fraud case committed by a Makassar Samsat contract employee named Aulia who committed fraud and tax evasion of IDR 60 million (Makassarmetro, 2022).

Tax fraud is a deviant behavior carried out by taxpayers with an element of intention and full awareness that violates tax law with the aim of fulfilling personal pleasure and profit. Tax fraud actions that are often carried out by individuals or organizations include not recording and reporting all sales, creating incorrect invoices, or even manipulating financial reports to produce false financial reports (Tumewu & Wahyuni, 2018). Tax fraud cases that have occurred have resulted in a loss of public trust due to the emergence of a sense of injustice and fear of misuse of taxes paid.

The large number of tax fraud cases that occur can cause differences in taxpayers' perceptions regarding fulfilling their tax responsibilities. Money is one of the factors that can influence a person's perception of tax fraud because money has an important role in everyday life. Therefore, money can create perceptions related to violations. Love of money can blind individuals to pursue and collect money to fulfill their emotional satisfaction. Love of money can make individuals carry out various methods that can sacrifice their moral and ethical principles to obtain money in any way that suits their wishes even though the money is not their right. In Dewanta and Machmuddah's (2019) research, it was stated that the greater a person's love of money, the greater the tendency to have good ethical perceptions, thus enabling the individual to consider and assess life's needs wisely and rationally. These results contradict the research of Farhan et al. (2019) who stated that the greater the love of money will lead individuals to do wrong things such as tax fraud.

Furthermore, gender is used as a moderating variable because gender describes differences in behavior, roles, activities and traits that refer to the categories of male or female. The male category is characterized by being strong, powerful and brave enough to take risks. Meanwhile, the female category has a gentle, sympathetic, emotional nature and is quite sensitive to situations. Sari et al. (2019) emphasized that the roles of men or women are based on their respective abilities and attitudes, which describes that the roles of each gender are different. Furthermore, the research results of Sari et al. (2019) shows that women who really love and prioritize money tend to consider tax fraud as an

ethical and reasonable thing to do. This is different from research by Sofha and Machmuddah (2019) which confirms that tax fraud is not influenced by gender.

Religiosity is also considered capable of moderating the impact of love of money on tax fraud. The beliefs held by individuals can have an influence in assessing whether an action is ethical or not. Indonesia is a nation that is closely related to religious teachings, which means that all thoughts and behavior are based on divinity. Religiosity is a religious belief held by a person that has an influence on improving the ethical values and behavior of each individual in carrying out life, including in the field of taxation. Manggalla et al. (2023) suggest that religiosity weakens the relationship between love of money and tax fraud, meaning that a person's religious beliefs can prevent him from carrying out actions that violate legal regulations. A high level of religiosity will create more ethical behavior so that individuals tend to avoid tax fraud. This is different from the findings of Lestari (2021) who stated that the moderating effect of religiosity does not have an impact on the relationship between love of money and tax fraud, so it is possible that a high measure of religiosity does not affect the level of individual compliance in fulfilling their tax obligations.

Based on previous research findings, it is known that there are inconsistent results between the relationship between love of money and tax fraud. Apart from that, the role of moderating variables, namely religiosity and gender, is also still inconsistent. Therefore, we tested the influence of love of money on tax fraud and the consistency of the two moderating variables, namely gender and religiosity, to see whether it weakened or strengthened the influence of love of money on tax fraud.

LITERATURE REVIEW

Attribution Theory

Attribution theory refers to a process that describes a person's relationship that tries to assess, analyze and conclude a person's perception based on an event. Attribution theory emphasizes that when people see someone's behavior, they will try to determine the causes of that behavior, either internally or externally. Attribution theory can describe the factors that influence the perception of tax fraud. The perception of tax fraud is related to taxpayer behavior in assessing taxes. This means that individual behavior and decisions in fulfilling tax obligations and responsibilities are influenced by internal and external factors. Based on this, this theory is relevant to explain the causes that influence tax fraud where love of money is an external factor and gender and religiosity are internal factors in this research.

Influence Love of Money to Tax Fraud

Love of money is a form of love of money that makes it difficult for individuals to spend money on things they feel are not useful, such as taxes because they have no direct impact on them. Individuals who act with a love of money will always view and prioritize money in their lives so they tend to consider tax fraud behavior normal and reasonable. Based on attribution theory, love of money is an external factor that triggers tax fraud. Money can form a love of money which has an impact on individuals in assessing money and making decisions about their tax obligations and responsibilities. There are previous

research results which suggest that tax fraud is positively influenced by love of money (Tang & Chiu, 2003; Dewanta & Machmuddah, 2019; Sari et al., 2019; Silmi et al., 2020; Tanra et al., 2021; Manggalla et al., 2023). A high love of money in an individual tends to make that individual commit tax fraud, whereas a low love of money in an individual tends to make him avoid tax fraud. Referring to this description, the hypothesis in this research can be formulated as follows.

H1: Love of money has a significant and positive effect on tax fraud.

Gender Moderates the Effect of Love of Money on Tax Fraud

Men and women have different characteristics and views in responding to love of money and tax fraud, which causes differences in taking actions or decisions. The relationship between attribution theory and gender can be seen through the behavior and thought patterns of men and women which are formed from their experiences and internal personalities, thus influencing the fulfillment of tax obligations and responsibilities. There are previous research results which show that gender strengthens the relationship between love of money and tax fraud (Tang & Chiu, 2002; Atmoko, 2018; Silmi et al., 2020). Love of money accompanied by high enthusiasm and ambition in men and women regarding life's necessities, position, power and reputation in the workplace can result in the emergence of the view that tax fraud is an ethical thing. Referring to this description, the hypothesis in this research can be formulated as follows.

H2: Gender moderates (strengthens) the relationship between love of money and tax fraud.

Religiosity Moderates the Effect of Love of Money on Tax Fraud

Religiosity is the religious principles adhered to and believed by individuals. High religiosity can be the basis of confidence and trust for individuals so that they are able to behave ethically and have good perceptions. The connection with attribution theory is that the level of religiosity that each person has comes from within themselves (internal) and personality which will have an impact on a person's awareness of their tax obligations and responsibilities. Faithful taxpayers will always be aware that paying taxes is not a burden but a form of gratitude to God so that tax fraud is avoided. There are previous research results which suggest that the relationship between love of money and tax fraud can weaken religiosity (Lau et al., 2013; Oktaviani et al., 2018; Tanra et al., 2021; Mangngalla et al., 2023). A high level of individual religiosity can have a positive impact on that individual. Strong religious beliefs and beliefs will prevent individuals from committing unethical behavior such as tax fraud. Referring to this description, the hypothesis in this research can be formulated as follows.

H3: Religiosity moderates (weakens) the relationship between love of money and tax fraud

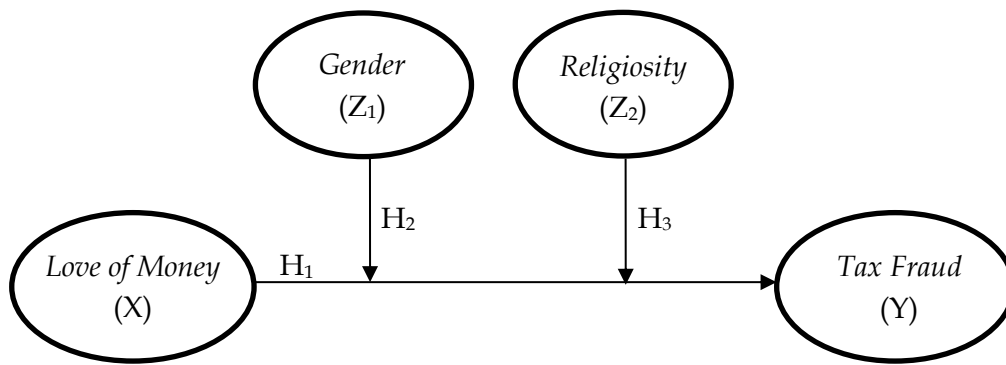


Figure 1. Research Model

METHODOLOGY

This research applies a quantitative approach by collecting data in the form of numbers through structured questions and analyzed using statistical methods (Indriantoro & Supomo, 2018:12). This research applies a deductive approach to hypothesis testing. This research was conducted at the North Makassar Primary Tax Service Office. The population in this study were all employees at KPP Pratama North Makassar, totaling 104 people. This research uses a saturated sampling technique, meaning that all parts of the population are used as samples. Therefore, the sample size was 104 employees at KPP Pratama North Makassar. In this research, the data used is subject data which refers to respondent information about their opinions, experiences and behavior. Based on the source, the data used is primary data which comes directly from respondents through filling out questionnaires. The data collection technique for this research is a survey technique that involves field research by distributing questionnaires to be filled in by employees at KPP Pratama North Makassar directly.

The independent variable in this research is love of money, measured using four indicators developed by Tang and Chiu (2002), namely, interests, success, motivators, and wealth. The dependent variable in this research is tax fraud which is measured using four indicators developed by Suminarsasi and Supriyadi (2011) which were modified by Santana et al. (2020), namely the application of tax rates, the responsibility of the authorities in managing the taxes paid, the implementation of the law, and the integrity of the government. The moderating variables in this research are gender which is measured using a dummy variable and religiosity which is measured using four indicators developed by Glock and Stark (1965) in Holdcroft (2006) which were modified by Manggalla et al. (2023), namely ritual practices and obligations, individual beliefs, religious feelings and experiences, as well as the consequences of individual behavior motivated by religious teachings. All these indicators are measured using a Likert scale which has five answer choices.

Data analysis was carried out using the Partial Least Square (PLS) method and utilizing SmartPLS 3 software. PLS is a method for solving variant-based Structural Equation Models (SEM). PLS is recognized as an analytical method that confirms a theory with a small sample size.

RESEARCH RESULT

Data Description

Table.1 Sample Descriptive Statistics

Keterangan	Jumlah	Persentase dari Seluruh Responden (100%)
Jumlah Sampel	104	100
Jenis Kelamin (<i>gender</i>):		
1. Laki-laki	68	65,38
2. Perempuan	36	34,62

Table 1 shows that the questionnaire return rate was 100% or 104 questionnaires and there were no questionnaires that were defective or did not meet the requirements. The majority of respondents were male, 68 people (65.38%), while the number of female respondents was 36 people (34.62%).

Descriptive Analysis

This analysis starts from inputting data originating from respondents' questionnaire answers. The data is grouped into tables, then analyzed by taking into account the average, middle value, minimum value, maximum value and standard deviation. The results of the analysis are shown in Appendix 1.

Data Analysis

Testing with PLS begins by compiling a research structural model. This model consists of latent variables shown in blue with indicators shown in yellow. Arrows are used to show paths that connect latent variables to one another and connect latent variables to related indicators. Next, the research structural model in SmartPLS is processed and processed using the PLS Algorithm.

Measurement Model Testing (Outer Model)

1. Validity Test

The validity test is carried out by considering the convergent validity and discriminant validity values. Convergent validity is evaluated based on outer loading and average variance extracted (AVE). Based on attachment 2, the outer loading value for each indicator in this study exceeds 0.7 and in attachment 3, the AVE value for each construct exceeds 0.5. Thus, the test results show that convergent validity has been fulfilled, thus confirming the validity of the question indicators for each variable in this study. Discriminant validity was evaluated through cross loading values. Based on Appendix 4, the cross loading values for the love of money, gender, religiosity and tax fraud variables have met the discriminant validity requirements with a cross loading value of more than 0.7, indicating good discriminant validity quality.

2. Reliability Test

The construct reliability test is assessed by checking the composite reliability and Cronbach alpha values which must be more than 0.7. Based on Appendix 5, it is concluded that the constructs of love of money, gender, religiosity, and tax fraud show a good level of reliability.

Structural Model Testing (Inner Model)

Inner model testing is carried out to evaluate the extent to which the model can explain the relationship between constructs, as well as to see the significance and R-square values. Based on the SmartPLS output, the R-square value for the tax fraud variable is 0.342 (moderate). These results indicate that 34% of the tax fraud variable can be explained by the love of money, gender and religiosity variables while the remaining 66% is influenced by other variables outside those studied.

Hypothesis test

Hypothesis testing in this research was carried out by evaluating path coefficients which display parameter coefficients and significant t-statistic values through the use of the bootstrapping feature in SmartPLS. The hypothesis is said to be significant and the results are accepted if the t-statistics value exceeds 1.96 and the p-value is less than 0.05. The results of hypothesis testing can be seen in table 2.

Table.2 Hypothesis Test Results

	<i>Original Sample (O)</i>	<i>Sample Mean (M)</i>	<i>Standard Deviation (STDEV)</i>	<i>T Statistics</i>	<i>P Values</i>	<i>Keterangan</i>
LoM (X) → KP (Y)	0.425	0.438	0.124	3.435	0.001	Diterima
<i>Gender</i> *LoM → KP (Y)	0.493	0.468	0.122	4.060	0.000	Diterima
<i>Religiosity</i> *LoM → KP (Y)	-0.253	-0.253	0.119	2.123	0.034	Diterima

On the gender construct, a Multi Group Analysis (MGA) test was carried out to clearly determine the level of significance of each gender which influences love of money on tax fraud. The Multi Group Analysis (MGA) test results can be seen in table 3.

Table.3 MGA Test Results

	<i>Original</i>	<i>Mean</i>	<i>STDEV</i>	<i>t-Value</i>	<i>p-Value</i>
LoM → KP (Man)	0.800	0.767	0.122	6.562	0.000
LoM → KP (Woman)	-0.307	-0.340	0.150	2.048	0.041

DISCUSSION

The Influence of Love of Money on Tax Fraud

The results of statistical calculations show that the t-statistic value exceeds the t-table value (1.96), namely 3.435 with a positive path coefficient value of 0.425. Thus, hypothesis 1 of this research, namely that Love of money has a significant and positive influence on tax fraud, is accepted. These results also support attribution theory which confirms that there are external factors that influence tax fraud, one of which is love of money. Money can provide satisfaction for individuals, giving rise to a love of money which can make individuals prioritize money in their lives and use various methods to collect money, even by ignoring the moral and ethical principles that apply in their tax responsibilities.

The results of this research are in accordance with research conducted by Tang and Chiu (2003), Dewanta and Machmuddah (2019), Sari et al. (2019), Silmi et al. (2020), Tanra et al. (2021), and Manggalla et al. (2023) which confirms that love of money has a positive relationship with tax fraud. Love of money is closely related to greed because individuals assume that paying taxes will result in reduced income, which can encourage them to ignore their tax obligations and responsibilities which can lead to unethical attitudes such as tax fraud. Therefore, the greater the taxpayer's love of money level, the greater the tendency to commit tax fraud.

Gender Moderates the Effect of Love of Money on Tax Fraud

The results of statistical calculations show that the t-statistic value exceeds the t-table value (1.96), namely 4.060 with a positive path coefficient value of 0.493. The results of the Multi Group Analysis (MGA) test show that the moderating influence of gender on the relationship between love of money and tax fraud is stronger for men than women. However, in general gender strengthens the impact of love of money on tax fraud. Based on this explanation, hypothesis 2 in this research, namely that gender moderates (strengthens) the influence of love of money on tax fraud, is accepted. These results also support attribution theory which confirms that there are internal factors that influence tax fraud, namely gender. The diverse thought patterns and behavior of each gender can influence their views on the love of money and influence decisions in fulfilling their tax obligations and responsibilities.

The results of this research are in accordance with research conducted by Tang and Chiu (2002), Atmoko (2018), and Silmi et al. (2020) which confirms that men tend to be obsessed with money compared to women. The tendency of men to love money more than women makes them more likely to commit unethical acts such as tax fraud. This condition occurs because of the love of money accompanied by high enthusiasm and ambition to fulfill life's needs and the inherent nature of men being braver in taking risks than women. Therefore, gender moderates by strengthening the influence of love of money on tax fraud.

Religiosity Moderates the Effect of Love of Money on Tax Fraud

The results of statistical calculations show that the t-statistic value exceeds the t-table value (1.96), namely 2.123 with a negative path coefficient value of -0.253. Therefore, hypothesis 3 in this research, namely that religiosity moderates (weakens) the relationship between love of money and tax fraud, is accepted. These results also support attribution theory which emphasizes that internal factors, in the form of belief in God, influence an individual's awareness of their tax obligations and responsibilities, thereby reducing the possibility of tax fraud. Individuals who believe are always aware that the love of money must be shunned and instill the belief that paying taxes is not a burden but a form of gratitude to God.

The results of this study are in line with research conducted by Lau et al. (2013), Oktaviani et al. (2018), Tanra et al. (2021), and Manggalla et al. (2023) who emphasized that religiosity weakens the relationship between love of money and tax fraud because religion does not justify individuals carrying out wrong actions so that individuals are able to control themselves to avoid tax fraud. The high level of religiosity possessed by taxpayers can reduce the level of love of money because of their strong religious commitment and beliefs, thus encouraging them to understand and apply the principles of their religious teachings in everyday life, which can then help prevent taxpayers from unethical actions such as tax fraud. Therefore, religiosity moderates by weakening the influence of love of money on tax fraud.

CONCLUSION AND RECOMMENDATION

The research results show that love of money has a significant and positive influence on tax fraud. This proves that the higher the level of love of money can lead to tax fraud. Gender moderates (strengthens) the influence of love of money on tax fraud. Based on each gender, it is known that gender moderation of the relationship between love of money and tax fraud is stronger for men than women. Religiosity moderates (weakens) the influence of love of money on tax fraud. This means that a high level of religiosity reduces the level of love of money so that tax fraud can be minimized. Therefore, taxpayers with a high level of love of money accompanied by gender factors inherent in them can cause a tendency for these taxpayers to commit fraud regarding their tax obligations and responsibilities. However, religiosity which is based on faith and religious beliefs can control taxpayer behavior so that taxpayers will avoid tax fraud.

FUTHER STUDY

Based on the results of statistical tests, it shows that there is a need to add other variables, such as family influence, tax discrimination, and so on which can influence tax fraud. The family is one of the social institutions closest to an individual's life which can provide moral and emotional encouragement so as to form social norms for the individual. These social norms have an influence on individual behavior in fulfilling their tax obligations and responsibilities. Apart from that, discrimination, which is unfair or different behavior towards individuals based on religion, ethnicity, social status, economic status, and so on, can also motivate these individuals to commit tax fraud.

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