

## THE INFLUENCE OF MONEY ETHICS AND INFORMATION TECHNOLOGY TAXATION TO EMBEZZLEMENT TAX (TAX EVASION) MODERATED WITH RELIGIOSITY

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**Abstract:** This study aiming to examine the effect of money ethics and tax information technology on tax evasion moderated by religiosity. The population of this study were individual taxpayers located in the areas of Jakarta, Bogor, Depok, Tangerang, Bekasi. This study uses a causal design. The number of individuals taxpayers who were sampled in this study were 145 respondents. The data were processed and analyzed using the Structural Modeling Equating (SEM) technique operated by SmartPLS 4.0 software. Based on the results of the analysis, it shows that money ethics has an effect on tax evasion, tax information technology has no effect on tax evasion, religiosity has not been able to moderate money ethics on tax evasion and religiosity are able to moderate tax information technology on tax evasion.

**Keywords:** money ethics, religiosity, tax information technology, tax evasion.

### INTRODUCTION

As Wrong One country develop, Indonesia own various policy economy. Growth a country need funds Which Enough big to support the construction costs and annual expenses. Therefore, Indonesia needs to design, organize and implement national development for the sake of welfare And prosperity the people with method increase income country through the tax sector. Law No. 7 of 2021 concerning General Provisions and Procedures Taxation defined as contribution must to country Which owed by private person or a coercive body based on the law, with No get reward in a way direct, And used For needs country for as big as possible prosperity people.

Because tax own impact big on Budget Income And State Budget (APBN) every year, government functions will not run properly without the participation of the taxpayers responsible for pay for it. By Because That, government expect every must tax aware of their obligations in paying taxes in order to increase revenue country along with the increasing number of taxpayers every year. However, In fact, tax revenue in Indonesia has not yet been fully achieved. individual and also body business, Because must tax Still make an effort For pay tax as low as possible.

Realizing how important income from the tax sector is, the government Every year Indonesia tries to increase its sources of income in country, especially from the tax sector. However, tax revenues in Indonesia are still not yet optimal or has not experienced sufficient improvement from year to year year. This can be seen on table 1.1 following:

Table 1. Target And Realization Reception Tax year 2019-2024

No	Year	Target Tax Receipts (Trillion Rupiah)	Realization Tax Receipts(Trillion Rupiah)	Percentage ReceptionTax (%)
1.	2019	1,577	1,332	84.44%
2.	2020	1,652	1,069	64.75%
3.	2021	1,229	1.277	103.90%
4.	2022	1,485	1,716	115.6%
5.	2023	1,818	1,867	102.73%

Source: Ministry Finance Republic Indonesia 2024 ( www.kemenkeu.go.id/ )

The above shows that tax revenues in Indonesia have experienced an increase. fluctuations, with tax revenues experiencing increases and decreases from time to time. Decrease in reception tax can due to by various factor, Wrong the only one Because action avoidance tax ( tax avoidance) And embezzlement tax ( tax evasion) . Avoidance tax ( tax avoidance) is carried out by exploiting loopholes in applicable regulations For reduce amount tax Which must paid. While Embezzlement tax (tax evasion) is Action reduce tax owed with method violate the applicable laws and regulations. (Datulalong & Mr. Susanto, 2021) (Supriatiningsih & Darwis, 2023).

Tax evasion cases still frequently occur in Indonesia, even cases This tax evasion occurs every year. People still think that paying taxes will reduce their income. Tax evasion can be done in various ways such as ignoring tax regulations, creating fake documents, or filling in data with incomplete information and no accurate. On year 2022, office region directorate general tax (DGT) Jakarta North revealing tax evasion by PT PR where the Head of PT PR do action with report tax Which No Correct on Letter Annual Notification (SPT) and Value Added Tax (VAT) Period for period January until December 2015. Action This cause loss the country whose contents are not correct in the name of PT PR, thus causing losses to income country of Rp. 292 billion (Putra, 2022). The above facts show that tax evasion practices have been carried out taxpayers from year to year. The many cases of embezzlement that occur and existence stigma negative against taxes, which causes the emergence perception among the public that tax evasion is an ethical act (Farhan et al., 2019). This act of tax evasion is carried out by taxpayers. because it is influenced by the love of money (Money Ethics) and technology information taxation.

The second factor is tax information technology, the most important component. often associated with tax evasion. Using information technology can help with better tax supervision and tends to reduce desire must tax For do embezzlement tax. In world globalization moment This, progress technology And information can felt in every aspect life. Development technology And information own role important in the development of taxation in Indonesia which is proven by the existence of E- system. The Indonesian government is currently actively conducting socialization taxation to must tax For socialize E-system taxation to society wide. (Anggayasti & Padnyawati, 2020). With existence E-

System hope government with modernize service tax will make it easier for people to fulfill their tax obligations, it will also reduce tax evasion act.

Action embezzlement tax No escape from lack of mark religion in every individual, behavior individual can controlled with religion. Religiosity can influence someone to commit tax evasion and Also drive behavior to determine whether the behavior is ethical or not. Religiosity is a trust somebody to Lord as well as follow principles that are believed in (Alhababy, 2016).

Somebody Which own Level religiosity Which tall so possibility big will avoid attitude Which No ethical Because with high religiosity he will be able to control his behavior. This also applies on ethics in committing tax evasion. Strong religious beliefs It is hoped that it can prevent illegal behavior through feelings of guilt, especially in the act of committing tax evasion.

A study conducted by (Sri Suprihati, 2022) with the title "Actions embezzlement tax to Money Ethics And technology information Which moderated religiosity " conclude that Money Ethics influential to tax evasion, religiosity proven No capable to moderate connection ethics Money with tax evasion, technology information taxation No influential towards tax evasion, religiosity has been shown to moderate the relationship between technology and tax evasion. information taxation to tax evasion. Research This supported by (Christine & Tambun, 2018),(Ansar et al., 2019) and (Purnamasari et al., 2021).

In study Which done by (Solikah, 2022) with title "The Influence of Money Ethics, Understanding of the Three Taboos and Tax Evasion on Religiosity" As Moderation" conclude that Money Ethics No influential regarding tax evasion, understanding the Three Taboos has no effect on tax evasion. Religiosity weakens the

positive influence of Money Ethics against tax evasion, religiosity strengthens the negative influence of the three taboos on tax evasion. This research is supported by (Fauziah & Murharsito, 2019), (Purba et al., 2022) and (Asih & Dwiyantri, 2019).

In the study (Liefia et al., 2020) entitled "The Influence of Money Ethics And Justice To Tax Evasion With Religiosity as Moderation" conclude that money ethics No influential positive to tax evasion, intrinsic religiosity and extrinsic religiosity as moderating variables No succeed to moderate connection in between money ethics with tax evasion.

## **LITERATURE REVIEW**

### **Theory Planned Of Behavior**

Theory of Planned Behavior (TPB) is a theory developed from the Theory of Planned Behavior (TPB). Reasonable Action (TRA) was introduced by an expert in the field of psychology, Icek Ajzen and Martin Fishbein. TRA researched the existence of intention due to subjective norms and attitudes towards behavior to attempt to perform the behavior (Belch & Belch, 2017). In TPB the most important factor in the formation of behavior (behavior) is intention (intention). According to Corsini (2016) intention is decision in act up in demand through method Which wanted For carry out a good deed aware or not.

Theory This based on on perspective trust Which considered capable influences individuals to behave. The trust perspective occurs through the combination of various characteristics, qualities and attributes of information, which Then to form will in act up in demand. Must tax person personal who are aware of the importance of paying taxes to comply with state regulations, of course will always try For fulfil obligation the tax (behavioral beliefs).

With fulfil obligation taxation, must tax expect existence lead come back or selfless or belief about will fulfillment hope normative from person other and also environment around Which Motivate For still behave tax compliant.

### **Tax**

The definition of tax is a compulsory contribution from the people to the state. without getting a direct response. Soemitro in the book that compiled by (Karianto, 2017) explains that the definition of tax is seen from two perspectives aspect, that is aspect economical And aspect law. Understanding tax from aspect Economics is the transfer of wealth from the private sector to the public sector based on Constitution Which can forced with No get reward Which in a way directly demonstrable, which is used to finance general expenses and as a driver, inhibitor, or deterrent to achieving the goals is outside the realm of state finance. The definition of tax from a legal aspect is an obligation that arises because a law that requires a person to fulfill certain requirements determined by law to pay money to the state that can forced, without get reward Which in a way direct can appointed, Which used For to finance expenses country And used as a driving or inhibiting tool to achieve goals outside the field state finances.

### **Money Ethics**

Money Ethics is difference somebody in evaluate Money in the his life. Someone who loves money very much tends not to want to to give his money to other people, including to pay taxes, so that will cause desire For do fraud in pay taxes by not paying taxes or reporting taxes by amount which is not appropriate (Hafizhah, 2016).

Thus, money ethics have a direct influence on unethical behavior. ethical. When an individual has a high love and makes it will act whatever For to obtain Which Lots. Matter This to describe that the more you prioritize money as something very important, the more individuals are more likely to commit tax evasion than in individuals who do not consider money as something that is a high priority. The individual will argue that tax evasion is an action that can be accepted.

### **Technology Information Taxation**

Tax technology and information is the use of facilities and tax infrastructure by utilizing science and technological developments as well as information in the field taxation For increase quality service to must tax Which will fulfil obligation its taxation (Silaen, 2015). Temporary That according to (Information, 2014). technology And information taxation is technology And information Which used tax officer in help process taxation. According to Armina and Tahar (2016), tax technology and information efforts made by the government through the Directorate General of Taxes in modernization tax services and it is hoped that it will make it easier for taxpayers to fulfil tax obligations. It can be concluded that tax technology and information are efforts made by the government in modernizing tax services by using tax facilities and infrastructure by utilizing knowledge And development technology as well as information Which expected

can increase quality service taxation to must tax as well as make it easier must tax in fulfil obligation its taxation.

**Tax Evasion**

Tax evasion is an action taken by taxpayers which... violating the statutory regulations in paying taxes (Supriatiningsih, et al., 2023) . According to Siahaan (2010) tax evasion is an action carried out by taxpayers by violating tax laws which aim to release themselves or reduce their debts, usually this tax evasion is done by means of to fake document, or fill in the data incorrectly.

**Religiosity**

Too prioritize Money make individual willing do various matter which is illegal such as fraudulent acts tax (tax evasion). How to individuals view something as ethical or unethical in carrying out tax evasion cannot be separated from the influence of the steadfastness of the beliefs that he adheres to. In Indonesia belief or religion is one of the most common social institutions influence on the behavior of society and values or norms in level individual and society.

Belief religion Which very strong adopted by somebody give improvement values And behavior somebody or often called as religiosity. Religiosity can be manifested in various aspects of human life. everyday (Fauzan, 2015).

Religiosity shared become 2 type that is religiosity intrinsic And extrinsic religiosity. Intrinsic religiosity shows that religion is thought of in a way carefully And done in earnest as objective end. Individuals who have intrinsic religiosity will support high purity heart, vision, understanding and commitment that give meaning to the rituals religious. Individuals who are oriented towards intrinsic religiosity will have awareness will values And norms religion with live it, internalize and integrate these values and norms into oneself his personal so that it becomes part from heart Conscience And his personality.

Extrinsic religiosity using religion as a tool to achieve self-centered goals. A person who has religiosity extrinsic will move when There is factor external Which nature worldly influence himself. Perception ethical is ability somebody in responding to actions that are considered ethos such as ethical values and moral (Farhan et al, 2019) a person's acceptance or view in responding to events that often occur through a process obtained from experience and learning about the ethics of a person, with the values of a person's religiosity can control ethics they in behave including operate obligation taxation.

**Framework Think**

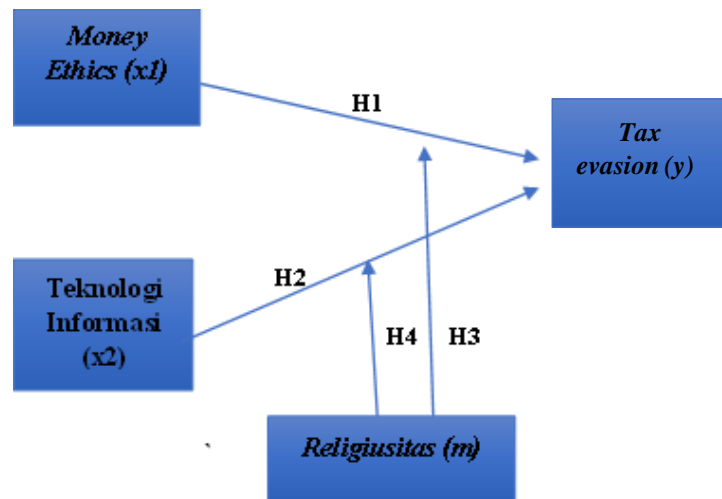


Figure 1. Framework of thought

**Hypothesis Study**

Based on the explanation above, the hypothesis that will be tested and analyzed in this study is: H1 : Money ethics have an influence to tax evasion.

H2 : Technology Information taxation have an impact on tax evasion.

H3 : Religiosity capable to moderate money ethics against tax evasion.

H4 : Religiosity capable moderating technology information taxation to tax evasion

**RESEARCH METHODS**

Hypothesis testing in this study uses quantitative methods. causality Which aiming For know influence variable independent to variable dependent . Variables Which used in study This among the related variables (dependent) are tax evasion , independent variables include money ethics and information technology as well variable moderation namely religiosity.

This study took the population of individual taxpayers who were in the areas of Jakarta, Bogor, Depok, Tangerang and Bekasi. The collection technique use questionnaire with amount 145 respondents. Method analysis data using Structural Equation Modeling – Partial Least Square (SEM-PLS). Stage calculation PLS use two method that is : Model measurement ( outer Model), that is Convergent Validity, Discriminant Validity And Composite Reality, And Testing Model Structural ( Inner model).

**RESULTS AND DISCUSSION**

**RESULTS**

**Test Validity Outer Model**

Based on the calculation results using PLS, it is known that Outer Model Which can seen in the picture below this as following:

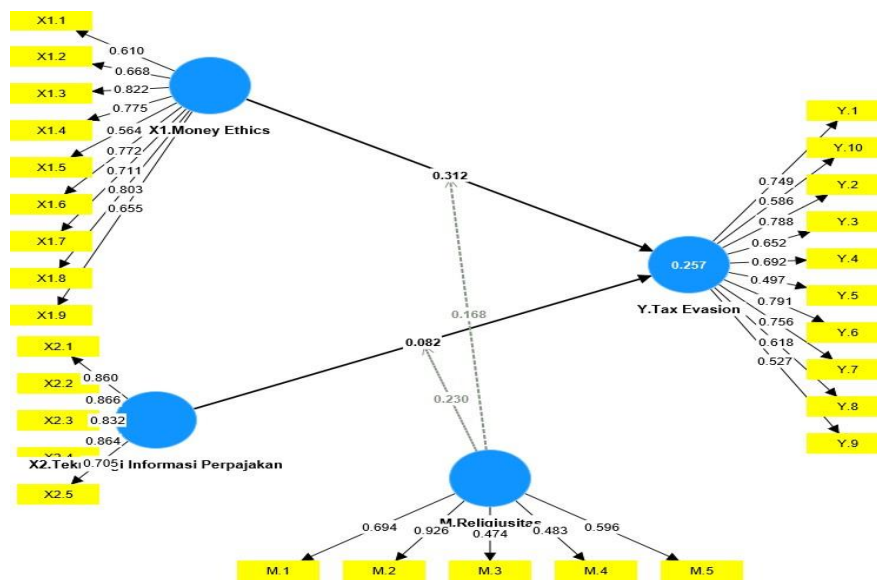


Figure 2. Test Results (1) Outer Model

Based on the test results (1) According to Jogiyanto (2011), the loading factor indicator value Which more big from 0.5 can it is said valid, based on picture on there is indicator with mark under 0.5 so that need done deletion or drop to indicator the.

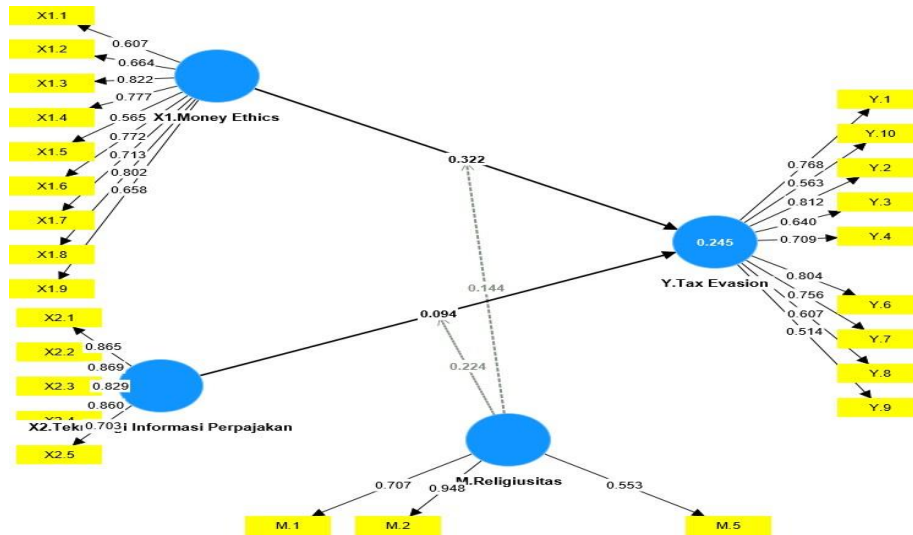


Figure 3. Results Test (2) Outer Model

Based on the results of test (2), the Loading Factor has fulfilled Convergent Validity. that is, the indicator value is above 0.5. Based on the image above, it can be seen each variable money ethics (X1), tax information technology (X2), Tax evasion (y), and religiosity (m). This shows indicator used in research this is valid.

**Test Composite Reliability**

Based on This is results testing reliability each variable.

Table 2. Composite Reliability

Variables	Composite Reliability	Cronbach's Alpha	Information
Money Ethics	0.897	0.878	Reliable
Technology Information Taxation	0.932	0.887	Reliable
Tax evasion	0.875	0.864	Reliable
Religiosity	1,318	0.777	Reliable

Source : Processed Researcher (2024)

On table on can seen that all over variable in study This has Composite Reliability and Cronbach's Alpha that meet the requirements for a variable to be said to be reliable, namely above 0.8. Thus, variables Money Ethics (X1), Information Technology (X2), Tax evasion (Y1), and Religiosity (M1) can be stated reliable.

**Test Coefficient Determination**

Table 3. Mark R-Square

Variables	R-Square	Adjusted R Square
Embezzlement Tax evasion)	0.245	0.218

Source : Processed Researcher (2024)

Based on the table above, the R-Square value of the Tax evasion variable is known. is 0.245 And mark Adjusted R-Square as big as 0.218. It means Embezzlement tax ( tax evasion ) is explained by Tax evasion as an ethical act For done if system taxation No fair And Embezzlement tax is action Which ethical For done although Money from tax spent wisely by 24.5% the rest is explained by the variables others outside research model.

**Testing Hypothesis**

For evaluate significance model prediction in testing model structural, can be seen from the t-statistic value between the independent variable and the dependent variable dependent in table Path Coefficient on output SmartPLS under This:

Table 4. Mark Path Coefficients

	T Statistics	P Values
<i>Money Ethics -&gt; Tax evasion</i>	4,474	0,000
Technology Tax Information -> <i>Tax evasion</i>	1,077	0.141
Religiosity -> <i>Money Ethics -&gt; Tax evasion</i>	1,398	0.08
Religiosity ->Technology Information Taxation -> <i>Tax evasion</i>	1,762	0.039

Source : Processed Researcher (2024)

**DISCUSSION**

**Influence Money Ethics to embezzlement tax ( tax evasion)**

Based on the results of the hypothesis test, it can be concluded that the Money variable Ethics (X1) has a significant influence on tax evasion (Y). This can seen from mark T Statistics as big as  $4,474 > 1.65$  with significance  $0,000 < 0.05$ . This shows that Money Ethics has a significant influence on tax evasion . in accordance with the first hypothesis. These results indicate that the higher the A person's Money Ethics then the higher the Action tax evasion. Individual with high Money Ethics or having a love for money high will do anything even if it is not in accordance with ethics. There is. These results are consistent with previous research from (Sri Suprihati, 2022) (Christine & Fat, 2018) (Khoerunissah et et al., 2022) (Mawarista & Aulia, 2020) (Nurfauziya et al., 2022) (Ashari et et al., 2020)

**The influence of tax information technology on tax evasion ( tax evasion) evasion)**

Based on results test hypothesis, can concluded that variable technology information taxation (X2) to tax evasion (Y) No influential to tax evasion (Y). This can be seen from the T Statistics value of  $1.077 < 1.65$  with a significance of  $0.141 > 0.05$ . This shows that information technology taxation has an effect on tax evasion, which means it is not in accordance with the hypothesis. The results of this study show that the more modern information technology is, the better. taxation provided by the Directorate General of Taxes to make it easier for taxpayers to Carrying out tax obligations will not necessarily make taxpayers not to do tax evasion. This result is in accordance with previous research from (Aliyudin et al., 2021) (Sri Suprihati, 2022) (Christin & Tambun, 2018) (Aliyudin et et al., 2021)

**Influence Money Ethics to tax evasion moderated with religiosity**

Results of testing the influence hypothesis Money Ethics on tax evasion moderated with religiosity with mark T statistics  $1,398 < 1.65$  with significance  $0.081 > 0.05$ . The results of this study indicate that religiosity has not been able to moderate the influence of Money Ethics on tax evasion. This happens when a person's religiosity is high, then there will be no... increase or give impact positive in connection Money Ethics with embezzlement tax ( tax evasion). Results This in accordance with study previously from (Sri Suprihati, 2022) (Mawarista & Aulia, 2020) (Liefia et al., 2020).

**Influence Technology Information Taxation to tax evasion moderated with religiosity**

Results testing hypothesis influence technology information taxation to tax evasion moderated with religiosity with mark T statistics  $1,762 > 1.65$  with a significance of  $0.039 < 0.05$ . This shows that religiosity

able to moderate information technology against tax evasion. Thus, The higher a person's religiosity, the stronger their understanding of teachings religion, which on Finally weaken connection between technology tax information and tax evasion . These results are in accordance with study previously from (Christine & Tambun, 2018)

## CONCLUSION

Based on results analysis Which obtained in study This, so can concluded as follows: Money Ethics has been proven to have an influence on tax evasion ( tax evasion ). Tax Information Technology against tax evasion . Religiosity Not yet capable to moderate influence between Money Ethics to tax evasion. Religiosity is able to moderate information technology towards tax evasion. From results study This can submitted a number of suggestion Which produced from study This: On study furthermore recommended For add variable independent other Which possible influential to tax evasion. On study furthermore recommended For can take sample with coverage Which wider unlimited only in Jakarta.

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