



THE IMPACT OF TAX UNDERSTANDING, GENDER, AND LOVE OF MONEY ON TAX EVASION WITH RELIGIOSITY AS A MODERATING VARIABLE

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ABSTRACT

Objective: This study aims to examine whether tax understanding, gender, and love of money influence tax evasion and whether religiosity can moderate the effects of tax understanding, gender, and love of money on tax evasion.

Theoretical Framework: The study integrates the theory of planned behavior, attribution theory, and tax understanding to explore the factors influencing tax evasion behavior, emphasizing the role of religiosity as a potential moderator.

Method: A quantitative approach was employed with a sample of 280 individual taxpayers in DKI Jakarta, selected using purposive sampling. Primary data were collected through questionnaire surveys.

Results and Discussion: Findings indicate that tax understanding significantly influences tax evasion, as higher tax understanding reduces the propensity for tax evasion. Gender does not affect tax evasion, while love of money positively influences tax evasion behavior. However, religiosity does not moderate the relationships between tax understanding, gender, love of money, and tax evasion.

Research Implications: The study sheds light on the complex interplay between psychological factors and tax compliance behavior, providing insights for policymakers and tax authorities to design more effective interventions

Originality/Value: This research contributes to the literature by examining the moderating role of religiosity in the relationship between psychological factors and tax evasion, offering new perspectives for understanding tax compliance behavior

Keywords: Tax Understanding, Gender, Love of Money, Religiosity, Tax Evasion.

A INFLUÊNCIA DA COMPREENSÃO TRIBUTÁRIA, GÊNERO E AMOR AO DINHEIRO NA EVASÃO FISCAL COM RELIGIOSIDADE COMO VARIÁVEL MODERADORA

RESUMO

Objetivo: Este estudo visa examinar a influência da compreensão tributária, gênero e amor ao dinheiro na evasão fiscal, e se a religiosidade pode modular a influência da compreensão tributária, gênero e amor ao dinheiro na evasão fiscal.

Referencial Teórico: O estudo integra a teoria do comportamento planejado, teoria da atribuição e entendimento tributário para explorar os fatores que influenciam o comportamento de evasão fiscal, enfatizando o papel da religiosidade como um potencial moderador.

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Método: Foi adotada uma abordagem quantitativa com uma amostra de 280 contribuintes individuais em DKI Jakarta, selecionados por amostragem propositada. Os dados primários foram coletados por meio de questionários.

Resultados e Discussão: Os resultados obtidos revelaram [sintetize os principais resultados da pesquisa]. Na seção de discussão, esses resultados são contextualizados à luz do referencial teórico, destacando-se as implicações e relações identificadas. Possíveis discrepâncias e limitações do estudo também são consideradas nesta seção.

Implicações da Pesquisa: O estudo lança luz sobre a interação complexa entre fatores psicológicos e comportamento de conformidade fiscal, fornecendo insights para formuladores de políticas e autoridades fiscais para projetar intervenções mais eficazes.

Originalidade/Valor: Esta pesquisa contribui para a literatura ao examinar o papel moderador da religiosidade na relação entre fatores psicológicos e evasão fiscal, oferecendo novas perspectivas para entender o comportamento de conformidade fiscal.

Palavras-chave: Entendimento Tributário, Gênero, Amor ao Dinheiro, Religiosidade, Evasão Fiscal.

LA INFLUENCIA DEL ENTENDIMIENTO TRIBUTARIO, GÉNERO Y AMOR AL DINERO EN LA EVASIÓN FISCAL CON RELIGIOSIDAD COMO VARIABLE MODERADORA

RESUMEN

Objetivo: Este estudio tiene como objetivo examinar si el entendimiento tributario, el género y el amor al dinero influyen en la evasión fiscal y si la religiosidad puede moderar los efectos del entendimiento tributario, el género y el amor al dinero en la evasión fiscal.

Marco Teórico: El estudio integra la teoría del comportamiento planeado, la teoría de la atribución y el entendimiento tributario para explorar los factores que influyen en el comportamiento de evasión fiscal, enfatizando el papel de la religiosidad como moderador potencial.

Método: Se utilizó un enfoque cuantitativo con 280 contribuyentes en DKI Jakarta, seleccionados mediante muestreo intencional. Los datos se recolectaron mediante encuestas.

Resultados y Discusión: Los hallazgos indican que el entendimiento tributario influye significativamente en la evasión fiscal, ya que un mayor entendimiento tributario reduce la propensión a la evasión fiscal. El género no afecta a la evasión fiscal, mientras que el amor al dinero influye positivamente en el comportamiento de evasión fiscal. Sin embargo, la religiosidad no modera las relaciones entre el entendimiento tributario, el género, el amor al dinero y la evasión fiscal.

Implicaciones de la investigación: Este estudio ilumina la interacción compleja entre factores psicológicos y el cumplimiento fiscal, ofreciendo perspectivas para políticas y autoridades fiscales.

Originalidad/Valor: Esta investigación contribuye a la literatura al examinar el papel moderador de la religiosidad en la relación entre factores psicológicos y evasión fiscal, ofreciendo nuevas perspectivas para comprender el comportamiento de cumplimiento fiscal.

Palabras clave: Entendimiento Tributario, Género, Amor al Dinero, Religiosidad, Evasión Fiscal.

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1 INTRODUCTION

Indonesia is a country where a significant portion of its economy is derived from taxes (Aji et al., 2021; Sondakh, 2019). Data from the Ministry of Finance shows that the tax revenue accounted for 82.84% of the State Budget (APBN) in 2021, 65.37% in 2022, and 88.7% in 2023 (www.kemenkeu.go.id). The tax revenue for the past three years has exceeded the set targets, with 2021 surpassing the target by 117%, 2022 by 115.6%, and 2023 by 102.80% (www.bps.go.id). However, success in tax revenue collection is not only based on achieving targets but also on the tax ratio each year (Sari et al., 2023). Tax ratio in Indonesia in 2023 was 10.23%, still lower compared to ASEAN countries and developed nations. This low tax ratio is attributed to tax evasion by taxpayers (Afryani, 2023). Tax evasion involves attempting to reduce tax burdens by violating laws (Karlina, 2020; Sunarsih & Handayani, 2018). The background of tax evasion stems from the perception that taxes reduce economic capacity (Aji et al., 2021), and the self-assessment system provides opportunities for evasion (Nurachmi & Hidayatulloh, 2020), causing significant losses to the state (Jamalallail & Indarti, 2022; Sunarsih & Handayani, 2018).

In 2023, DKI Jakarta received fiscal recognition for regional inflation control performance from the Ministry of Home Affairs of the Republic of Indonesia, with an incentive of Rp. 11,677,367,000. However, in the same year, DKI Jakarta still had taxpayers engaged in tax evasion, causing losses of around Rp. 400 billion to the state. Cases of tax evasion in DKI Jakarta in 2023, including those committed by RK in money laundering offenses, resulted in a four-year prison sentence and a fine of Rp 53.8 billion (www.detik.com). Similarly, the East Jakarta District Court sentenced AK to 3.6 years in prison in a case involving the issuance of fake tax invoices and fined him Rp 324.9 billion (www.liputan6.com). Intentional tax evasion by taxpayers in Indonesia causes significant losses to the state (Jamalallail & Indarti, 2022; Valentina & Sandra, 2019).

The first factor influencing tax evasion is tax understanding. Tax understanding is the process by which taxpayers comprehend tax regulations and their implementation procedures (Dewi & Irawati, 2022; Karlina, 2020). Santana et al. (2020) showed that tax understanding affects tax evasion, contrary to Styarini and Nugrahani's (2020) findings.

Gender is the second factor affecting tax evasion. Gender is a cultural concept distinguishing roles, behaviors, and psychological and emotional characteristics between men and women in societal environments (Rahmadani & Sari, 2023). Rahmadani and Sari (2023) stated that gender, as a social factor, contributes to tax evasion behavior. The increasing



incidence of tax evasion in Indonesia suggests diverse individual perceptions of tax evasion. Individual perceptions can be influenced by various factors closely related to one's psychology, notably gender differences (Sofha & Utomo, 2018). Gender can also be defined as a social-cultural construction of what is considered appropriate for women and inappropriate for men, and vice versa (Sukeesi et al., 2021:4). Wardani and Santoso's (2023) study showed that gender does not affect tax evasion ethics, in contrast to Nurachmi and Hidayatulloh's (2021) findings indicating gender influences tax evasion ethics.

Love of Money is the third variable presumed to influence tax evasion. Nurachmi and Hidayatulloh (2021); Farhan et al. (2019) defined love of money as one's level of affection for money and the perception of money as essential in life. Karlina (2020) stated that the higher one's love of money, the more it influences tax evasion behavior. This indicates that individuals with a strong affection for money tend to engage in tax evasion because it is deemed ethical, thus fostering a desire to engage in tax evasion (Aji et al., 2021). Nurachmi and Hidayatulloh's (2020) research demonstrated that love of money affects tax evasion, in contrast to Choiriyah and Damayanti's (2020) findings indicating no such influence.

The fourth factor influencing tax evasion is Religiosity. Religiosity refers to the level of spiritual belief ingrained in taxpayers, influencing one's attitude toward paying taxes (Dewanta & Machmuddah, 2019). Auliana and Muttaqin (2023) stated that individuals with beliefs aligned with their religion can exhibit good ethical values in their lives. One's religiosity shapes moral values, enabling individuals with high levels of religiosity to control themselves and consider all actions according to their religious teachings (Choiriyah & Damayanti, 2020). Therefore, religiosity is considered a variable capable of reducing tax evasion. Husna's (2023) research showed that religiosity influences tax evasion, contrary to Saputri and Keristin's (2021) findings indicating no such influence.

Research related to tax evasion has been extensively studied by previous researchers with varying results. This study builds upon Afriyani's (2023) research by adding tax understanding and gender as independent variables and religiosity as a moderating variable. The difference lies in data processing, using SEM_PLS instead of SPSS. Based on this background, the research question is whether tax understanding, gender, and love of money affect tax evasion and whether religiosity can moderate the effects of tax understanding, gender, and love of money on tax evasion. The research aims to demonstrate the influence of tax understanding, gender, and love of money on tax evasion and validate that religiosity can moderate the effects of tax understanding, gender, and love of money on tax evasion.



2 THEORETICAL FRAMEWORK

2.1 THEORY OF PLANNED BEHAVIOR (TPB)

The Theory of Planned Behavior (TPB) was developed by Icek Ajzen (1985) and extended to include the concept of perceived behavioral control. TPB posits that attitudes, subjective norms, and perceptions influence individuals' behavioral intentions. It is used to measure an individual's behavioral intentions as predictors of behavior, depicting the relationship between beliefs, attitudes, behavior, and perceived behavior control.

2.2 ATTRIBUTION THEORY

Attribution theory, first introduced by Fritz Heider, describes a process whereby individuals attempt to assess, judge, and conclude the causes of events based on individual perceptions. According to Baron and Byrne (2003), social attribution is a process by which individuals seek to determine the causes of others' behavior to gain knowledge about stable characteristics of those individuals. Farhan et al. (2019) state that attribution theory suggests that when an individual observes someone's behavior, they try to determine whether the behavior is caused internally or externally.

2.3 TAX UNDERSTANDING

Tumewu and Wahyuni (2018) define tax understanding as the process whereby taxpayers comprehend and apply taxation. Those who understand taxes will comply with the established tax collection system as taxpayers (Lestari & Sofie, 2023).

2.4 GENDER

Dalimoenthe and Fatmawati (2021) state that gender has roles and responsibilities assigned to men and women. Gender is related to a belief process (ideology), understanding how men and women are expected to think and act, in line with social norms and within their respective areas. Generally, men are perceived as stronger and more active, with great desires to achieve and display aggression. In contrast, women are seen as weak, yielding creatures more



attuned to their environment. Men and women will have different perspectives and opinions regarding actions to fulfill their responsibilities, whether ethical or unethical.

2.5 LOVE OF MONEY

Lestari and Sofie (2023) define the love of money as an excessive affection for money. Someone who loves money will consider it extremely important, placing money as the primary focus in daily life. Excessive love of money can lead to unethical behaviors, such as tax evasion, and considering it as ethical.

2.6 RELIGIOSITY

Religiosity encourages individuals to engage in positive behaviors due to the significant role religion plays in one's life (Aji et al., 2021). Religiosity can instill moral values, enabling individuals with high levels of religiosity to exercise self-control and consider their actions in accordance with their religious teachings (Choiriyah and Damayanti, 2020).

2.7 TAX EVASION

According to Revita et al. (2022:6) and Farhan et al. (2019), tax evasion is the act of reducing tax liability through illegal means. It involves attempts to reduce the amount of tax owed or shift the tax burden by violating existing tax regulations.

3 HYPOTHESIS DEVELOPMENT

3.1 THE INFLUENCE OF TAX UNDERSTANDING ON TAX EVASION

Tax understanding can be defined as the process whereby taxpayers comprehend tax regulations and fulfill their tax obligations (Tumewu & Wahyuni, 2018; Lestari & Sofie, 2023). Karlina (2020) stated that a good understanding of taxation reduces the inclination to engage in tax evasion. Therefore, individuals with a good understanding of taxation are more likely to comply with tax regulations (Aji et al., 2021). The higher the taxpayer's level of understanding, the lower the desire to engage in tax evasion. Santana et al. (2020) asserted that tax



understanding has a negative impact on tax evasion. Based on these descriptions, the first hypothesis is as follows:

H₁: Tax understanding influences tax evasion.

3.2 THE INFLUENCE OF GENDER ON TAX EVASION

Gender is a concept used to differentiate roles, behaviors, and psychological and emotional characteristics between men and women in societal environments (Rahmadani & Sari, 2023). Each gender links past experiences and behaviors to an individual's mindset, resulting in different attitudes (Nurachmi & Hidayatulloh, 2021). Basri (2015) and Nurachmi and Hidayatulloh (2021) stated that men tend to have lower ethical perceptions compared to women. This is because men are more willing to take risks to achieve their desires. Sofha and Utomo (2018) concluded that most cases of tax evasion are committed by men, indicating that women have more ethical attitudes than men. Based on these descriptions, the second hypothesis is as follows:

H₂: Gender influences tax evasion.

3.3 THE INFLUENCE OF LOVE OF MONEY ON TAX EVASION

Love of money can be interpreted as an excessive affection for money (Lestari & Sofie, 2023). The higher the affection for money, the more likely individuals are to engage in unethical behavior (Tang, 2002). Individuals with a high affection for money will strive to fulfill their needs even if it goes against ethics. Nurachmi and Hidayatulloh (2020) stated that love of money has a positive impact on tax evasion. Based on these descriptions, the third hypothesis is as follows:

H₃: Love of money influences tax evasion

3.4 RELIGIOSITY MODERATES THE INFLUENCE OF TAX UNDERSTANDING ON TAX EVASION

Tax understanding is the process whereby taxpayers comprehend and fulfill their tax obligations. According to Dewi & Irawati (2022), individuals lacking tax understanding are reasons for tax evasion. Every religion teaches about justice, honesty, and social responsibility, which can influence an individual's understanding and compliance with tax regulations. On the



other hand, taxpayers who do not understand tax regulations tend to be non-compliant. Based on these descriptions, the fourth hypothesis is as follows:

H4: Religiosity moderates the influence of tax understanding on tax evasion

3.5 RELIGIOSITY MODERATES THE INFLUENCE OF GENDER ON TAX EVASION

Gender is a classification of visible characteristics between men and women based on differences in their behavior that arise naturally from social and cultural processes (Randiansyah et al., 2021). Gender in religious patterns shows differences; women tend to be more involved in religious practices and adhere to established principles. Women tend to have higher levels of belief and spirituality than men. High religiosity is expected to control the actions of both men and women. Based on these descriptions, the fifth hypothesis is as follows:

H5: Religiosity moderates the influence of gender on tax evasion

3.6 RELIGIOSITY MODERATES THE INFLUENCE OF LOVE OF MONEY ON TAX EVASION

Religiosity is defined as belief in the Creator with established principles (Hidayatulloh & Syamsu, 2020). An individual's belief in a religion is expected to control them from unethical actions. Love of money is a negative individual trait because it excessively prioritizes money. Individuals with high religiosity can act more ethically, including controlling themselves from the love of money (Farhan et al., 2019). Thus, an individual's level of religiosity serves as a measure to avoid love of money and subsequently tax evasion. Based on these descriptions, the sixth hypothesis is as follows:

H6: Religiosity moderates the influence of love of money on tax evasion

4 HYPOTHESIS DEVELOPMENT

The method used in this research is a quantitative approach. The data collected is primary data obtained through questionnaire surveys. The population of this study consists of individual taxpayers residing in the DKI Jakarta area, and the sampling technique used is purposive sampling method with the following criteria: (1) Taxpayers residing in DKI Jakarta, (2) Having income, (3) Having Taxpayer Identification Number (NPWP). The sample size is



determined using the Isaac and Michael formula with a 10% margin of error, resulting in a total of 280 respondents.

4.1 RESEARCH VARIABLE

The dependent variable used in this study is tax evasion. Tax evasion is an activity aimed at reducing tax burdens by violating the law (Karlina, 2020). In this study, seven questionnaire items are used (McGee et al., 2020).

The independent variables used in this study are tax understanding, gender, and love of money. According to Dewi and Irawati (2022), tax understanding is defined as the process whereby taxpayers comprehend tax regulations and laws. In this study, five questions are used (Aji et al., 2021).

Gender refers to the roles and responsibilities assigned to men and women (Dalimoenthe & Fatmawati, 2021). Gender refers to differences in behavior between men and women, primarily arising from social and cultural processes, regardless of biological factors (Khoerunissah et al., 2022). The gender variable is measured using a dummy variable where males are assigned a score of 1 and females a score of 0 (Dewanta & Mahmudah, 2019).

Love of money is excessive affection for money (Lestari & Sofie, 2023). Individuals who have a strong love of money consider money to be very important. In this study, seven questions are used (McGee et al., 2020).

The moderation variable used in this study is religiosity. Conceptually, religiosity entails belief in God, moral norms about right and wrong, and guidelines for leading a good life, all of which are applied or practiced in daily life (Khoerunissah et al., 2022). In this study, seven questions are used (Dewanta & Mahmudah, 2019).

4.2 DATA ANALYSIS TECHNIQUE

The data analysis technique in this study utilizes the Structural Equation Model-Partial Least Square (SEM-PLS) method. The measurement model test (outer model) and structural model test (inner model) are conducted to test the hypotheses using SmartPLS 4.



5 RESULTS AND DISCUSSION

This research utilized questionnaire data distributed to individual taxpayers residing in the DKI Jakarta area. The following is a description of respondent demographics based on age.

Table 1

Respondents profile based on age.

Age	Number of Individuals	Percentage
17-25	135	48%
26-30	56	20%
31-35	28	10%
36-40	14	5%
>40	47	17%
Total	280	100%

Based on Table 1, there were 280 respondents divided into five age groups. Ages 17-25 accounted for 135 individuals, comprising 48% of the respondents, ages 26-30 accounted for 56 individuals, comprising 20% of the respondents, ages 31-35 accounted for 28 individuals, comprising 10% of the respondents, ages 36-40 accounted for 14 individuals, comprising 5% of the respondents, and ages over 40 accounted for 47 individuals, comprising 17% of the respondents. This indicates that the majority of questionnaire respondents fell into the 17-25 age group, accounting for 48%.

Table 2

Respondents profile based on marital status

Marital Status	Number of Individuals	Percentage
Married	113	40%
Unmarried	167	60%
Total	280	100%

Based on Table 2, respondent characteristics based on marital status show that 113 individuals, comprising 40% of the respondents, were married, while 167 individuals, comprising 60% of the respondents, were unmarried. This indicates that the majority of respondents completing the questionnaire were unmarried, accounting for 60%.



Table 3

Respondents profile based on educational level.

Educational level	Number of Individuals	Percentage
High School or equivalent	105	38%
Diploma	37	13%
Bachelor	110	39%
Master	18	6%
Other	10	4%
Total	280	100%

Based on Table 3, respondent characteristics based on educational level indicate that 105 individuals, comprising 38% of the respondents, had completed high school or equivalent education, 37 individuals, comprising 13% of the respondents, had completed Diploma education, 110 individuals, comprising 39% of the respondents, had completed Bachelor's education, 18 individuals, comprising 6% of the respondents, had completed Master's education, and 10 individuals, comprising 4% of the respondents, had other educational backgrounds. This indicates that the majority of respondents completing the questionnaire had Bachelor's education, accounting for 39%.

5.1 MODEL EVALUATION

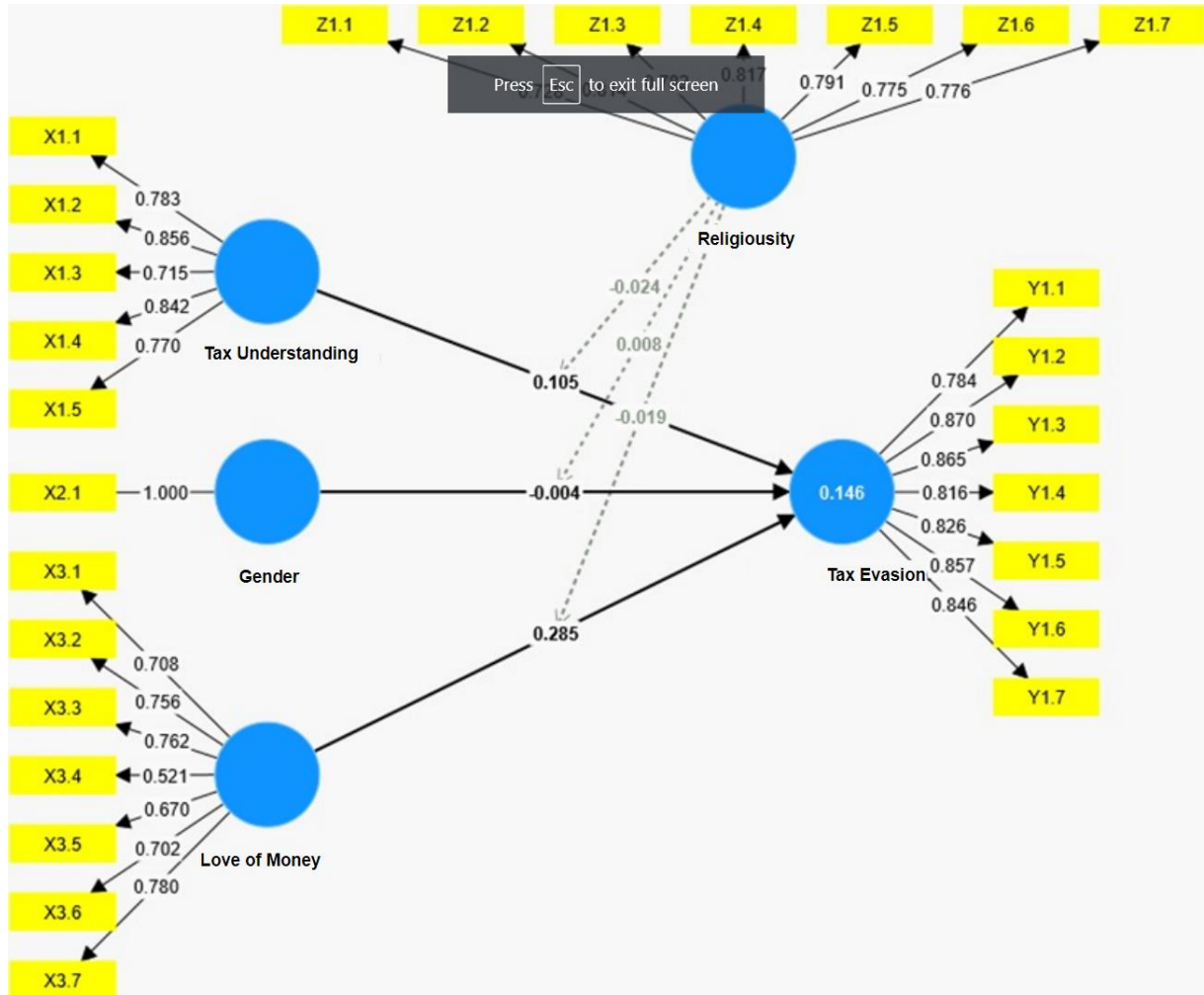
5.1.1 Measurement (Outer Model)

In conducting the outer model test, several steps were undertaken, including testing for convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. The outer model scheme in this study is as follows.



Figure 1

Outer Model Scheme



5.1.2 Convergent Validity

Convergent validity of the measurement model with reflective indicators is assessed based on the correlation between items/core/component scores estimated with Partial Least Square (PLS) software. Individual reflective measures are considered high if they correlate more than 0.70 with the measured construct. Convergent validity in PLS with reflective indicators is evaluated based on loading factors (correlation between item scores/component scores and construct scores). In this study, loading factor values exceeding 0.5-0.6 are considered to meet the criteria for preliminary research (Ghozali, 2021:68).



Table 4

Data Convergent Validity

	Gender	Love of Money	Tax Understanding	Tax Evasion	Religiosity	Validity
X1.1			0.783			Valid
X1.2			0.856			Valid
X1.3			0.715			Valid
X1.4			0.842			Valid
X1.5			0.770			Valid
X2.1	1.000					Valid
X3.1		0.708				Valid
X3.2		0.756				Valid
X3.3		0.762				Valid
X3.4		0.521				Valid
X3.5		0.670				Valid
X3.6		0.702				Valid
X3.7		0.780				Valid
Y1.1				0.784		Valid
Y1.2				0.870		Valid
Y1.3				0.865		Valid
Y1.4				0.816		Valid
Y1.5				0.826		Valid
Y1.6				0.857		Valid
Y1.7				0.846		Valid
Z1.1					0.728	Valid
Z1.2					0.814	Valid
Z1.3					0.782	Valid
Z1.4					0.817	Valid
Z1.5					0.791	Valid
Z1.6					0.775	Valid
Z1.7					0.776	Valid

Based on the data in Table 4, the loading factor values for each construct indicator exceed 0.5-0.6, meeting the criteria for preliminary research.

5.1.3 Discriminant Validity

Based on the data processing results, each variable has loading factor values greater than those of other constructs. This indicates that each variable has good discriminant validity, where variables do not have high correlations with other constructs.

5.1.4 Composite Reliability and Average Variance Extracted (AVE)

Composite reliability tests the reliability values of indicators within a variable. A variable is considered to meet composite reliability if it has a composite reliability value > 0.70. The values for each variable can be seen in Table 5. Table 5 shows that all variables generate



composite reliability values > 0.70 , meaning they meet the criteria for composite reliability and that all variables used in the study are reliable.

Table 5

Composite Reliability Data

	rho_a	rho_c	Validity
Love of Money	0.841	0.872	Valid
Tax Understanding	0.902	0.895	Valid
Tax Evasion	0.934	0.943	Valid
Religiosity	0.935	0.918	Valid

Rho_a = composite reliability; rho_c = composite reliability.

5.1.5 Discriminant Validity

A model has sufficient discriminant validity if the square root of the AVE for each construct is greater than the correlation between other constructs in the model (Abdillah & Jogiyanto, 2015). The AVE values and latent variable correlations are shown in Table 6.

Table 6

Average Variance Extracted (AVE) Data

	Average Variance Extracted	Validity
Love of Money	0.596	Valid
Tax Understanding	0.632	Valid
Tax Evasion	0.703	Valid
Religiosity	0.614	Valid

Based on Table 6, the Average Variance Extracted (AVE) values obtained for all variables are greater than 0.5. This indicates that the results of discriminant validity testing for each variable are considered valid (Abdillah & Hartono, 2015:195).

5.1.6 Cronbach's Alpha

Cronbach's Alpha measures the lowest value (lower bound) of variable reliability. For a reliable construct, the Cronbach's alpha value must be >0.6 (Abdillah & Hartono, 2015:195).



Table 7

Cronbach's Alpha Data

	Cronbach's Alpha	Validity
Love of Money	0.829	Valid
Tax Understanding	0.858	Valid
Tax Evasion	0.929	Valid
Religiosity	0.900	Valid

Based on Table 7, it can be observed that the Cronbach's alpha values for all variables are greater than 0.6. Thus, it can be concluded that all research variables are considered reliable according to the criteria (Abdillah & Hartono, 2015:195).

5.2 ASSESSING THE INNER MODEL OR STRUCTURAL MODEL

The structural model aims to test the relationships of the variable indicators. In this test, the researcher used the Partial Least Square (PLS) analysis technique and evaluated it using the R-square test. Based on Table 8, the R-square value for the dependent variable tax evasion is 0.146, meaning tax evasion can be explained by tax understanding, gender, and love of money moderated by religiosity by 14.6%, while the rest is explained by other variables.

Table 8

R-Square Result

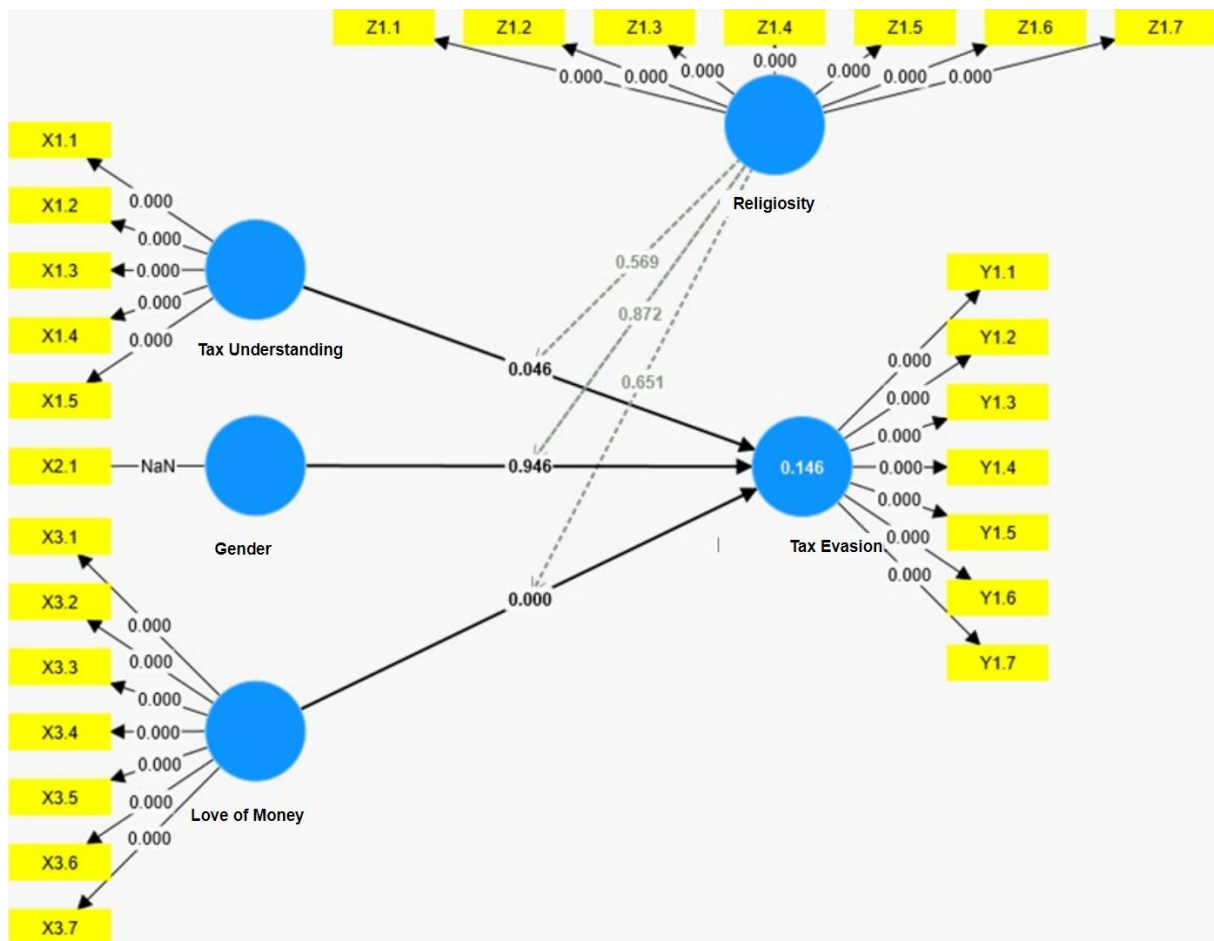
	R-Square	Adjusted R-Square
Tax Evasion	0.146	0.124



5.3 HYPOTHESIS TESTING

Figure 2

Inner Model Scheme



Based on Figure 2, the testing of each hypothesis will be explained. The inner model is a structural model to predict the causality relationships among latent variables (Ghozali, 2018).

Table 9

Cronbach's Alpha Data

	O	O/STDEV	P Values	Impact
Gender -> Tax Evasion	-0.004	0.068	0.946	Not Significant
Love of Money -> Tax Evasion	0.285	4.819	0.000	Significant
Tax Understanding -> Tax Evasion	0.105	1.992	0.046	Significant
Religiosity -> Tax Evasion	0.078	1.411	0.158	Not Significant
Religiosity x Tax Understanding -> Tax Evasion	-0.024	0.569	0.569	Not Significant
Religiosity x Gender -> Tax Evasion	0.008	0.161	0.872	Not Significant
Religiosity x Love of Money -> Tax Evasion	-0.019	0.452	0.651	Not Significant

O = original sample; |O/STDEV| = T statistics.



Based on Table 9, the results of hypothesis testing are as follows:

The tax understanding variable has a P-value of 0.046, smaller than 0.05. This indicates that tax understanding influences tax evasion. Thus, the first hypothesis stating that tax understanding influences tax evasion is accepted. The gender variable has a P-value of 0.946, larger than 0.05. This indicates that gender does not affect tax evasion. Therefore, the second hypothesis stating that gender influences tax evasion is rejected. The love of money variable has a P-value of 0.000, smaller than 0.05. This indicates that love of money influences tax evasion. Thus, the third hypothesis stating that love of money influences tax evasion is accepted. The fourth hypothesis stating that religiosity can moderate the effect of tax understanding on tax evasion is rejected because it has a P-value of 0.569, larger than 0.05. The fifth hypothesis stating that religiosity can moderate the effect of gender on tax evasion is rejected because it has a P-value of 0.872, larger than 0.05. The sixth hypothesis stating that religiosity can moderate the effect of love of money on tax evasion is rejected because it has a P-value of 0.651, larger than 0.05. Based on Table 9, the panel regression equation model is as follows:

$$\text{Tax Evasion} = 0.0078 + 0.105 * \text{Tax Understanding} - 0.004 * \text{Gender} + 0.285 * \text{Love of Money} - 0.024 * \text{Rel} * \text{Tax Understanding} + 0.008 * \text{Rel} * \text{Gender} - 0.019 * \text{Rel} * \text{Love of Money}.$$

5.4 DISCUSSION

5.4.1 Influence of Tax Understanding on Tax Evasion

Based on Table 9, the first hypothesis stating that tax understanding affects tax evasion is accepted because it has a p-value of 0.046, which is less than 0.05. This research supports the Theory of Planned Behavior (TPB), which states that understanding tax regulations can reduce tax evasion behavior. The higher the level of tax understanding, the lower the likelihood of engaging in tax evasion. This result indicates that individuals with a better understanding of taxation are less likely to engage in tax evasion. This is because individuals who understand tax regulations will fulfill their tax obligations, while those with lower tax understanding may resort to tax evasion (Karlina, 2020). This finding is consistent with the studies by Santana et al. (2020) and Lestari and Sofie (2023), which indicate that tax understanding influences tax evasion. However, it contradicts the findings of Styarini and Nugrahani (2020) and Margaretha et al. (2021), which suggest that tax understanding does not affect tax evasion.



5.4.2 Influence of Gender on Tax Evasion

Based on Table 9, the second hypothesis stating that gender influences tax evasion is rejected because it has a p-value of 0.946, which is greater than 0.005. This research does not support the attribution theory, which suggests that an individual's behavior is influenced by gender, whether male or female. According to Randiansyah et al. (2021), men and women have different personalities and characteristics. However, in this study, neither men nor women were able to influence individuals not to engage in tax evasion. This result indicates that there is no direct correlation between gender and the tendency to engage in tax evasion (Nurachmi & Hidayatulloh, 2021). This finding supports the studies by Wardani and Santoso (2023) and Auliya and Sofianty (2021), which show that gender does not affect tax evasion. However, it contradicts the findings of Nurachmi and Hidayatulloh (2021) and Randiansyah et al. (2021), which suggest that gender influences tax evasion.

5.4.3 Influence of Love of Money on Tax Evasion

Based on Table 9, the third hypothesis stating that love of money influences tax evasion is accepted because it has a p-value of 0.000, which is less than 0.005. According to the Theory of Planned Behavior (TPB), attitudes, subjective norms, and perceptions influence an individual's actions. If an individual has a high love of money, this attitude will influence them to engage in tax evasion because they consider money to be the most important aspect of life. This result indicates that an individual's love of money will prioritize money above all else and is an unethical behavior (Karlina, 2020). The higher an individual's love of money, the more they will consider money to be paramount in life, and tax evasion will be deemed acceptable (Karlina, 2020). This finding supports the studies by Nurachmi and Hidayatulloh (2020) and Lestari and Sofie (2023), which show that love of money affects tax evasion. However, this study does not support the research by Choiriyah and Damayanti (2020) and Aji et al. (2021), which suggest that love of money does not affect tax evasion.

5.4.4 Religiosity moderates the influence of tax understanding on tax evasion

Based on Table 9, the fourth hypothesis stating that religiosity can moderate the relationship between tax understanding and tax evasion is rejected because it has a p-value of 0.569, which is greater than 0.005. This research does not support the Theory of Planned



Behavior (TPB), which suggests that individuals with high religiosity generally refrain from negative actions. This result indicates that religiosity cannot deter individuals from engaging in tax evasion, even if they have a good understanding of taxation. This may be due to several factors that could lead individuals to forsake their religious values to engage in dishonest behavior, including opportunities, family needs, and urgent needs (Randiansyah et al., 2021). This finding is consistent with Randiansyah et al. (2021), which state that religiosity does not affect tax evasion. However, it contradicts the research by Wirawan et al. (2021), which suggests that individuals with high religiosity will endeavor to comply with established tax regulations.

5.4.5 Religiosity moderates the influence of gender on tax evasion

Based on Table 9, the fifth hypothesis stating that religiosity can moderate the relationship between gender and tax evasion is rejected because it has a p-value of 0.872, which is greater than 0.005. This research does not support the attribution theory, which suggests that an individual's behavior can be seen from their gender, with women generally being more inclined to avoid negative actions and having higher levels of faith compared to men (Randiansyah et al., 2021). However, in this study, religiosity, whether in men or women, does not affect tax evasion. This indicates that religiosity cannot suppress gender, whether male or female, from engaging in tax evasion. This finding does not support the research by Illahi and Harfandi (2022) and Randiansyah et al. (2021), which suggest that gender with high religiosity tends to avoid tax evasion because tax evasion contradicts religious values. Individuals with high religiosity will have good morals, and unethical actions such as tax evasion will be avoided.

5.4.6 Religiosity moderates the influence of love of money on tax evasion

Based on Table 9, the sixth hypothesis stating that religiosity can moderate the relationship between love of money and tax evasion is rejected because it has a p-value of 0.651, which is greater than 0.005. This research does not support the Theory of Planned Behavior (TPB), which suggests that individuals with good behavior and supported by strong religiosity will influence an individual's love of money and reduce tax evasion. Religiosity should be able to deter individuals from engaging in negative actions, but in reality, this has not been achieved due to several factors, one of which is environmental factors where individuals can change



simply because of their surroundings (Lestari et al., 2022). This means that an individual's religiosity cannot suppress their love of money, leading them to engage in unethical behavior by taking what is not rightfully theirs. This finding does not support the research conducted by Farhan et al. (2019) and Randiansyah et al. (2021), which suggest that the higher the level of religiosity an individual possesses, the more likely they are to avoid negative traits such as love of money, thus enabling them to take ethical actions and avoid tax evasion, which is unethical behavior.

6 CONCLUSION

This study aimed to examine the influence of tax understanding, gender, love of money on tax evasion with religiosity as a moderating variable among individual taxpayers domiciled in DKI Jakarta. From the results of this study, several conclusions can be drawn. Firstly, tax understanding affects tax evasion. Good tax understanding reduces the likelihood of individuals engaging in tax evasion. Gender does not influence tax evasion. This means that neither men nor women influence their perceptions to engage in tax evasion. This is because both men and women have equal opportunities to engage in tax evasion. Love of money affects tax evasion. High levels of love of money prioritize money above all else, leading individuals to engage in tax evasion. Religiosity cannot moderate the relationship between tax understanding and tax evasion because an individual's religiosity cannot deter them from engaging in tax evasion. Religiosity cannot moderate the relationship between gender and tax evasion. This means that religiosity cannot suppress gender from engaging in tax evasion. Religiosity cannot moderate the relationship between love of money and tax evasion. This means that an individual's religiosity cannot suppress their desire to prioritize money above all else, leading to tax evasion.

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