

Machiavellianism, love of money, religiosity, and tax evasion perception relationship model: a multi-group analysis based on gender

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Abstract

This study explores the relationship between Machiavellianism, love of money, religiosity, and perceptions of tax evasion, specifically focusing on gender differences. Using a convenience sampling method, the study gathered responses from 372 participants in Indonesia. The analysis revealed a significant positive relationship between Machiavellianism and the perception of tax evasion and a notable negative relationship between religiosity and the perception of tax evasion, particularly among men. In contrast, love of money was found to have no significant relationship with perceptions of tax evasion. These findings suggest that individuals with high levels of Machiavellianism tend to have a more favorable view of tax evasion. In contrast, higher levels of religiosity deter such behavior. This study contributes to understanding ethical behavior in the context of taxation. It emphasizes the need for gender-specific educational approaches and interventions to reduce tax evasion.

Public interest statements

This research examines the factors influencing perceptions of tax evasion, specifically focusing on Machiavellianism, love of money, and religiosity while highlighting gender differences. The findings are intended to inform policymakers and educators, helping to develop targeted interventions and educational programs that promote ethical behavior and tax compliance.

Keywords: Machiavellian, love of money, religiosity, gender, tax evasion

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Abstrak

Studi ini menyelidiki dampak Machiavellianisme pada kecintaan terhadap uang dan hubungan antara religiusitas dan persepsi penggelapan pajak, dengan gender sebagai faktor moderat. Data primer dikumpulkan melalui kuesioner yang disebarakan kepada 351 wajib pajak, dan analisis dilakukan menggunakan Structural Equation Modeling Multi-Group Analysis (SEM-MGA). Temuan ini mengungkapkan beberapa wawasan utama: Pertama, sifat Machiavellian secara positif dan signifikan memengaruhi kecintaan terhadap uang dan persepsi penggelapan pajak sekaligus memengaruhi religiusitas secara negatif. Kedua, dampak sifat Machiavellian pada kecintaan terhadap uang dan persepsi penggelapan pajak lebih menonjol di kalangan pria. Sebaliknya, pengaruh sifat Machiavellian pada religiusitas lebih signifikan di kalangan wanita. Secara keseluruhan, studi ini berkontribusi untuk memahami bagaimana sifat kepribadian seperti Machiavellianisme berinteraksi dengan sikap finansial dan persepsi etika, yang menyoroti peran gender yang bernuansa dalam hubungan ini.

Pernyataan kepentingan publik

Memahami bahwa sifat-sifat Machiavellian memengaruhi sikap terhadap kekayaan dan persepsi penghindaran pajak dapat membantu menciptakan program pendidikan yang terarah untuk mempromosikan perilaku keuangan yang etis, khususnya di kalangan wajib pajak pria. Lebih jauh lagi, pengaruh negatif Machiavellianisme terhadap religiusitas, khususnya pada wanita, menggarisbawahi perlunya inisiatif yang menumbuhkan nilai-nilai spiritual dan etika dalam pengambilan keputusan keuangan.

Kata Kunci: Machiavellian, love of money, religiusitas, gender, persepsi penggelapan pajak

1. Introduction

Taxation is a crucial source of revenue for the State Budget and plays a vital role in national development in Indonesia (Aji et al., 2021). According to data from the Ministry of Finance, tax revenue constituted 82.84% of the APBN in 2021, 65.37% in 2022, and 88.7% in 2023 (www.kemenkeu.go.id). Over the past three years, tax revenue has consistently exceeded established targets. In 2021, tax revenue reached 1,444.54 trillion IDR, surpassing the target of 1,229.6 trillion IDR by 117%. 2022 amounted to 1,716.8 trillion IDR, or 115.6% of the target. In 2023, tax revenue was 1,869.23 trillion IDR, achieving 102.80% of the target (www.bps.go.id). When evaluating tax revenue performance, it is important to consider achieving targets and the tax ratio (Sari et al., 2023).

The tax ratio is a crucial funding source for enhancing public welfare and decreasing reliance on alternative funding sources, such as debt. It represents the relationship between tax revenues and Gross Domestic Product (GDP) (Sari et al., 2023). According to data from the Central Statistics Agency (BPS), Indonesia's per capita income has consistently risen over the last four years. For instance, it was recorded at US\$3,927.33 in 2020, increased to US\$4,349.17 in 2021, rose to US\$4,783.9 in 2022, and reached US\$4,919.7 in 2023. However, this growth in the tax ratio has yet to be matched by a corresponding increase in the income tax (PPh) Article 21 ratio relative to GDP (www.kontan.co.id). Indonesia's tax ratio remains relatively low compared to that of developed nations and other ASEAN countries. Data from the Ministry of Finance indicates that the tax ratio in Indonesia was 10.21% in 2023, while the average tax ratio in ASEAN countries hovers around 12%, and in European countries, it can reach as high as 41%. The annual growth of Indonesia's tax ratio is not particularly significant when assessed against the potential for tax revenue each year, suggesting a possible issue of tax evasion (Afriyani, 2023).

Tax evasion is an active form of resistance employed by taxpayers to illegally avoid paying taxes (Karlina, 2020; Suriana & Sari, 2022). One reason for tax evasion is that taxes can be seen as a burden, reducing individuals' economic capacity and income (Aji et al., 2021). According to data from the Ministry of Finance, tax revenues have exceeded their targets; however, tax evasion remains an issue in 2023, causing significant losses to the state (Jamalallail & Indarti, 2022). The Tax Justice Network reports that tax evasion in Indonesia leads to estimated annual losses of approximately US\$ 4.86 billion, equivalent to Rp. 68.7 trillion (based on an exchange rate of Rp. 14,149 per US dollar). Of this total, US\$ 4.78 billion (or about Rp. 67.6 trillion) comes from corporate taxpayers. Individual taxpayers account for US\$ 78.83 million (www.pajakku.com).

Various internal and external factors influence tax evasion. A significant internal factor is Machiavellianism, which is characterized by aggressive behavior aimed at achieving personal interests. Individuals with Machiavellian traits are often cold, cynical, and pragmatic and may exhibit amoral behavior (Lestari et al., 2022). Such individuals may pursue their goals without regard for the feelings and rights of others, leading to unethical behavior, violations of established procedures, and disregard for rules (Christie & Geis, 1970; T. L. P. Tang & Chen, 2008). Another critical factor influencing tax evasion is the love of money. A strong desire for wealth can lead to moral neglect and motivate individuals to commit violations (Choiriyah & Damayanti, 2020). According to Karlina (2020) and Aji et al. (2021), as a person's love for money increases, they are more likely to prioritize financial gain, viewing tax evasion as acceptable.

Machiavellianism is a personality trait characterized by manipulative and exploitative attitudes, a lack of empathy, and a cynical view of human nature (Ináncsi et al., 2016). Individuals with Machiavellian traits often engage in pragmatic, callous, and manipulative behaviors toward others (Láng, 2014). This trait is generally negatively correlated with the value placed on a partner's warmth and trustworthiness and with traits such as extraversion, openness, agreeableness, intimacy, and loyalty in ideal relationships. Conversely, Machiavellianism positively correlates with a preference for partners with status and resources (Ináncsi et al., 2016). Additionally, individuals with high levels of Machiavellianism are more likely to support the traditional "stockholder view" of corporate responsibility, which contends that corporations have limited obligations beyond maximizing profits (Shafer & Simmons, 2008).

The current study contributes significantly to the existing literature by examining the relationship between Machiavellianism and the perception of tax evasion while exploring the mediating roles of love of money and religiosity. This focus is original, as it extends the understanding of Machiavellianism beyond its established positive effects on unethical behavior, as confirmed by previous studies (Gürlek, 2020; Hussain et al., 2021; Jones & Mueller, 2022). While prior research has identified various mediators such as moral disengagement (Uppal & Bansal, 2023), emotional manipulation (Burns et al., 2024), and ethical fading (Dill et al., 2022), the inclusion of love of money and religiosity as potential mediators offers a fresh perspective on how Machiavellian traits may influence counterproductive work behaviors. By investigating these specific mediators, the study fills a gap in the literature regarding the indirect effects of Machiavellianism. It highlights the complex interplay between individual values and unethical behavior in the workplace. The originality of this research lies in its nuanced approach to understanding the mechanisms that link Machiavellianism to tax evasion, thereby providing valuable insights for both academic inquiry and practical applications in organizational settings. Ultimately, this study aims to enhance the understanding of how personality traits can shape ethical decision-making processes, making it a significant addition to organizational behavior and ethics.

2. Theoretical Framework and Hypothesis

The study utilizes the theory of planned behavior (TPB) and social cognitive theory to examine the relationships between Machiavellianism, love of money, religiosity, and perceptions of tax evasion. TPB, developed by Ajzen in 1985, consists of attitudes, subjective norms, and perceived behavioral control. Attitudes influence how individuals evaluate tax evasion, while subjective norms reflect social pressures that may normalize such behavior. Perceived behavioral control relates to individuals' beliefs about their ability to evade taxes without consequences (Ajzen, 1991). Machiavellianism can lead to more favorable attitudes towards unethical behaviors like tax evasion, as individuals with these traits often prioritize personal gain. The love of money similarly influences attitudes, as those who value wealth may justify tax evasion. Conversely, higher religiosity may foster negative attitudes toward tax evasion because teachings emphasize honesty. Social cognitive theory highlights the impact of observational learning, suggesting that individuals may adopt tax evasion behaviors by observing others (Gala et al., 2023; Kückelhaus et al., 2024). By integrating these theories, the study aims to provide a framework for understanding the psychological and social factors influencing tax evasion, which can inform targeted interventions to reduce such behaviors. Overall, it offers insights into the motivations behind tax-related actions (Ruiz-Palomino & Linuesa-Langreo, 2018).

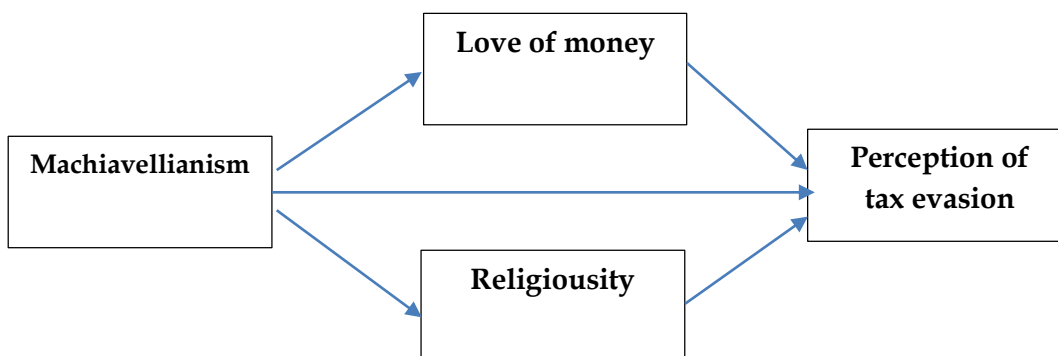


Figure 1. Research model

Machiavellianism on love of money, religiosity, and perception of tax evasion

Machiavellianism is a personality trait characterized by manipulative behavior, a cynical view of human nature, and a lack of moral principles. Individuals with high levels of Machiavellianism often use deceit and manipulation to achieve their goals. They see social interactions as strategic games focused on gaining power and material wealth (Al Aïn et al., 2013; Jahangir et al., 2024; Pilch, 2008; Verbeke et al., 2011). Individuals with Machiavellian traits often hold negative views of others and the world around them, exhibiting distrust and caution in their interpersonal relationships. They tend to display manipulative and exploitative behaviors, alongside a lack of empathy and a cynical perspective on human nature. Machiavellians are skilled at assessing social situations to take advantage of those who contribute significantly to public goods, indicating a strategic approach to financial dealings.

Machiavellians are driven by the pursuit of personal material goals, which includes a strong desire for money. Their manipulative and deceitful tactics are often employed to gain financial advantages (Láng, 2015; Verbeke et al., 2011). A significant aspect of Machiavellianism is the strong desire for financial gain. This desire drives individuals to seek out opportunities where they can maximize their profits, often at the expense of others. Their focus on material wealth can lead them to prioritize financial success over ethical considerations. Moreover, this trait is linked to a heightened sensitivity to status and power, which often translates into a strong motivation to accumulate wealth as a means of achieving higher social status (Verbeke et al., 2011). Typically, they contribute less to public goods while benefiting more than those with lower Machiavellian traits, demonstrating a self-serving orientation and reduced cooperation in social dilemmas. Furthermore, Machiavellianism positively correlates with emotional blackmail, reflecting a tendency to manipulate others for personal gain.

H1: Machiavellianism positively related to love of money

H2: Machiavellianism negatively related to religiosity.

Machiavellianism is a personality trait characterized by manipulation and self-interest, closely linked to unethical behavior. Research indicates that individuals with high levels of Machiavellianism are more inclined to engage in unethical actions to achieve their goals (Maggalatta & Adhariani, 2020; Purnamasari et al., 2021; Ruiz-Palomino et al., 2019). Machiavellians are skilled at navigating social situations and often exploit others for their benefit. They possess a keen ability to read social cues and understand the motivations of those around them, allowing them to manipulate outcomes in their favor. This manipulation can involve deceitful practices, such as lying or misrepresenting their intentions, to create advantageous situations. Their behavior is calculated and strategic, viewing social interactions as opportunities for an advantage. This mindset enables them to form alliances or exploit weaknesses in others to further their objectives.

Moreover, Machiavellians are more likely to engage in unethical behaviors, especially when financial gain is involved. Their lack of morality and empathy allows them to justify actions others might consider wrong. This trait leads them to rationalize unethical decisions that they believe are necessary for achieving their personal goals (Al Ain et al., 2013). The connection between Machiavellianism and unethical behavior is well-documented. Individuals high in Machiavellianism are prone to engage in various unethical actions, including fraud, deceit, and manipulation. Studies have shown that these individuals are more likely to prioritize personal gains over ethical considerations, resulting in a range of unethical behaviors (Gürlek, 2020; Harrison et al., 2018; Hussain et al., 2021; Jones & Mueller, 2022; Ruiz-Palomino & Linuesa-Langreo, 2018). Individuals with this trait are more likely to manipulate, deceive, and engage in morally questionable actions to achieve their personal goals. Their strategic approach to social interactions, combined with a lack of empathy and moral constraints, enables them to justify unethical actions, particularly in pursuing financial gain.

H3: Machiavellianism positively related to perception of tax evasion.

Love of money and perception of tax evasion

The love of money does not always predict unethical behavior; however, it can lead to unethical intentions when combined with other factors. For example, low perceptions of supervisor integrity, low ASPIRE levels, or low intrinsic religiosity can significantly influence this relationship (Nazaruddin et

al., 2018; Oliveira & Marques, 2020; Tang & Liu, 2012, 2024). Research indicates that a strong love of money and low ASPIRE increase the likelihood of unethical behavior. In contrast, high ASPIRE can mitigate this effect, suggesting that perceptions of integrity within an organization are crucial for ethical decision-making (Tang & Liu, 2012). Moreover, individuals with high levels of Machiavellianism often display psychological traits such as low empathy, high anxiety, and depression. These traits may drive their pursuit of money, as they often view financial gain as a coping mechanism or a way to assert control over their environment (Al Aïn et al., 2013; Jahangir et al., 2024). This interaction between the love of money, Machiavellianism, and psychological factors underscores the complexity of ethical behavior in organizational settings, where multiple influences can converge to shape individuals' intentions and actions.

H4: Love of money positively related to perception of tax evasion.

Religiosity and perception of tax evasion

Intrinsic religiosity, internalizing religious values, generally deters unethical behavior. It does so directly and indirectly by reducing Machiavellian tendencies among individuals (Chen & Tang, 2013; Tang & Tang, 2010). This internalized commitment to ethical principles leads individuals to prioritize moral considerations over self-serving interests, promoting ethical behavior. In contrast, extrinsic religiosity, which involves external religious practices, can have mixed effects on ethical behavior. Sometimes, it may even exacerbate unethical intentions, as individuals may participate in religious practices without genuinely internalizing the associated moral values (Chen & Tang, 2013; Purnamasari et al., 2021). This disconnect can result in individuals conforming outwardly to religious norms while still engaging in unethical behavior.

Furthermore, intrinsic religiosity moderates the relationship between the love of money and ethical perceptions. Research has found that it reduces the likelihood of unethical behavior by mitigating the negative impact of a strong desire for financial gain on individuals' ethical decision-making (Chen & Tang, 2013; Purnamasari et al., 2021). This suggests that individuals with a strong internalized sense of religious values are less likely to succumb to unethical behaviors driven by the love of money, reinforcing the importance of intrinsic religiosity in fostering ethical conduct (Nazaruddin et al., 2018; Purnamasari et al., 2021).

H5: Religiosity negatively related to perception of tax evasion.

The role of gender

Gender is an important factor in distinguishing unethical behavior, with research highlighting notable differences in personality traits related to Machiavellianism based on gender. Specifically, women's Machiavellianism scores correlate with traits such as harm avoidance, anxiety, vulnerability, and hypersensitivity. In contrast, men's scores are associated with risk-taking, self-confidence, and an opportunistic outlook (Czibor et al., 2017). Both love of money and Machiavellianism negatively influence ethical perceptions, with gender playing a significant role in this relationship (Maggalatta & Adhariani, 2020). Individuals with high Machiavellian traits are more likely to engage in antisocial behavior if they perceive that the benefits outweigh the costs. Notably, gender appears to moderate Machiavellian behavior more significantly than it does for those exhibiting high levels of psychopathy traits (Jones & Mueller, 2022). Interestingly, gender does not significantly affect the relationship between the love of money and ethical perception

among accounting students (Nazaruddin et al., 2018). However, another study found that gender moderates this relationship, with males exhibiting a stronger connection between the love of money and unethical behavior than females (Tang & Chen, 2008).

Further analysis of Machiavellian traits indicates men are more prone to risk-taking and opportunistic behaviors. In contrast, women are more likely to demonstrate harm-avoidant and anxious traits (Czibor et al., 2017). Intrinsic religiosity has been shown to mitigate the negative effects of a love of money on ethical perceptions. However, this effect is not significantly influenced by gender (Nazaruddin et al., 2018). In contrast, another study found that intrinsic religiosity reduced unethical intentions for both genders, while the effects of extrinsic religiosity varied by gender (Chen & Tang, 2013). In conclusion, gender plays a complex and multifaceted role in influencing the relationships among Machiavellianism, the love of money, religiosity, and unethical behavior. Hence, this study proposes that the relationship between Machiavellianism, the love of money, religiosity, and the perception of tax evasion varies by gender.

3. Methods

Sampling procedure

The population for this study consisted of individual taxpayers residing in Indonesia, representing a diverse demographic that includes various income levels and backgrounds. A purposive sampling technique was employed to ensure the sample's relevance and appropriateness. This method allows researchers to select participants based on specific criteria that align with the research objectives. Participants were required to meet several criteria to be included in the study. First, they needed to be individual taxpayers residing in Indonesia, ensuring that the findings apply to the local context and reflect the experiences and perspectives of taxpayers within the country. Second, participants had to have a source of income, as the study aimed to explore aspects related to taxation, which inherently involves individuals who earn income and are subject to tax obligations. Additionally, participants were required to possess a Tax Identification Number (NPWP) to confirm their status as officially registered taxpayers. This requirement was crucial for ensuring the validity of the data collected regarding tax compliance and related behaviors.

The study included 372 respondents. The demographic analysis indicated that the majority of participants were aged between 17 and 25, comprising 36.3% of the sample. The age distribution of the respondents was as follows: 26-30 years (22.3%), 31-35 years (15.1%), 36-40 years (10%), and those over 40 years (15.3%). Regarding educational attainment, the respondents were predominantly at the S1 (Bachelor's degree) level, accounting for 51.43% of the sample. Other educational backgrounds included high school or equivalent (20.29%), D3 (Diploma 3, 12.86%), S2 (Master's degree, 15.14%), and a small fraction with other qualifications (0.28%). Geographically, the respondents were primarily from DKI Jakarta, representing 53.7% of the total sample. Other regions included West Java (19.1%), Banten (3.4%), Central Java (7.7%), Special Region of Yogyakarta (2.0%), East Java (4.3%), and smaller percentages from Bali (1.1%), East Nusa Tenggara (0.3%), Bengkulu (7.2%), Jambi (0.3%), Lampung (1.7%), North Sulawesi (0.3%), South Kalimantan (0.3%), West Kalimantan (0.3%), North Sumatra (0.6%), West Sumatra (0.6%), South Sumatra (1.1%), and Riau (1.1%). This demographic profile provides a comprehensive overview of the individual taxpayer population in Indonesia, which is essential for understanding the factors influencing tax evasion behavior in the context of the study.

Measurement

This study's dependent variable is the respondents' perception of tax evasion behavior. The independent variables examined include Machiavellianism, love of money, and religiosity. To assess Machiavellianism, the study utilized a set of fifteen questions developed by Choiriyah and Damayanti (2020). This construct reflects a personality trait characterized by manipulation, exploitation, and a lack of morality in interpersonal relationships. The concept of "love of money" refers to an excessive attachment to wealth, which can influence individuals' attitudes and behaviors toward financial matters, including tax compliance. To measure this variable, the study employed seven questions based on the work of Lestari et al. (2022). Additionally, religiosity, which encompasses the degree of religious belief and practice, was assessed using ten questions derived from research conducted by McGee et al. (2020). Furthermore, the study includes gender as a moderating variable. Gender is understood as the behavioral and role differences between men and women, which are shaped primarily by social and cultural processes rather than biological factors, as noted by Khairunnisa et al. (2022). A dummy coding system was used to quantify the gender variable. Men were assigned a score of 1 and women a score of 0. This approach allows for examining how gender may influence the relationship between the independent and dependent variables of tax evasion behavior.

4. Results and Discussion

Goodness of Fit Model

The goodness of fit analysis is a crucial step in statistical model evaluation, which aims to assess how well the proposed model can explain the observed data. In this study, we compared the user and baseline models to determine the model fit. The results of the analysis showed that the chi-square value for the user model was 868 with a degree of freedom (df) of 422 and a significant p-value ($< .001$). In contrast, the baseline model showed a much higher chi-square value of 6306 with a df of 465 and a significant p-value ($< .001$). This significant difference indicates that the user model is better at explaining the data's variability than the baseline model.

Next, we evaluated several fit indices, which provided deeper insight into the model's performance. The Comparative Fit Index (CFI) and Tucker-Lewis Index (TLI) values were recorded at 0.924 and 0.916, respectively, indicating excellent fit, as values above 0.90 are generally considered indicators of satisfactory fit. Other indices, such as the Bentler-Bonett Non-normed Fit Index (NNFI) and Relative Noncentrality Index (RNI), also showed similar values of 0.916 and 0.924, confirming that the user model has solid performance. Additional indices, such as the Goodness of Fit Index (GFI) and Adjusted Goodness of Fit Index (AGFI), were recorded at 0.984 and 0.980, respectively, indicating that the model can explain a high proportion of the variance in the data. Although the Parsimony Goodness of Fit Index (PGFI) was at 0.788, which is slightly below the expected threshold, it indicates that despite the good fit of the model, there is room for improvement in model simplicity. Overall, the goodness of fit analysis results indicate that the user model matches the observed data well. This finding provides confidence that the proposed model is reliable for further analysis and can provide valuable insights in the context of this study (see Table 1).

Table 1.*The goodness of fit evaluation*

Parameters	value
χ^2	868
SRMR	0.06
RMSEA	0.05
Comparative Fit Index (CFI)	0.92
Tucker-Lewis Index (TLI)	0.92
Bentler-Bonett Non-normed Fit Index (NNFI)	0.92
Relative Noncentrality Index (RNI)	0.92

Measurement model evaluation

Measurement model evaluation is a crucial step in statistical analysis that ensures the constructs measured in this study possess adequate validity and reliability. This study assessed the measurement model using several indicators, including reliability analysis and the HTMT (Heterotrait-Monotrait) ratio. The measurement model table presents the coefficient estimates for each indicator related to the measured construct. All indicators exhibit significant estimated values for the all constructs, with loading factor > 0.50.

Reliability analysis was performed to assess the internal consistency of the measured constructs. The results indicated that all constructs had satisfactory Cronbach's alpha (α) and omega (ω) values. The MAC construct showed $\alpha = 0.896$ and $\omega_1 = 0.883$, demonstrating excellent internal consistency. The PTA construct also displayed good values, with $\alpha = 0.906$ and $\omega_1 = 0.863$. The LOM and REL constructs had α values of 0.779 and 0.888, respectively. Although LOM is slightly lower, both constructs still fall within the acceptable range for reliability.

Table 2.*Measurement model evaluation*

Construct	Factor Loading	α	AVE
Machiavellianism	0.529 - 0.746	0.896	0.401
Love of Money	0.566 - 0.856	0.779	0.560
Religiosity	0.565 - 0.766	0.888	0.458
Perception of Tax Evasion	0.673 - 0.855	0.906	0.599

Heterotrait-monotrait (HTMT) ratio of correlations

	MAC	PTA	LOM	REL
Machiavellianism		1		
Love of Money	0.585		1	
Religiosity	0.197	0.111		1
Perception of Tax Evasion	0.275	0.113	0.157	

The Average Variance Extracted (AVE) values for all constructs were above 0.5, indicating that each construct explains more than 50% of the variance of the measured indicators. The HTMT (Heterotrait-Monotrait) ratio was utilized to assess the discrimination between different constructs. The HTMT analysis results revealed that all values were below the generally accepted threshold of 0.85, with the highest value between the MAC and PTA constructs at 0.585. These

findings indicate that the measured constructs demonstrate good discrimination and do not significantly overlap. Overall, the measurement model evaluation results confirm that the constructs measured in this study possess adequate validity and reliability. The indicators used to measure each construct show significant contributions and the reliability analysis demonstrates good internal consistency. Furthermore, the HTMT analysis validates that the measured constructs exhibit good discrimination, supporting construct validity in this study (see Table 2).

Hypothesis testing

For all group. The results of the hypothesis testing reveal significant relationships among the constructs measured in this study. First, a positive and significant relationship exists between Machiavellianism (MAC) and Love of Money (LOM), with an estimated coefficient of 0.2103 and a p-value of 0.002, confirming this relationship is statistically significant. Next, a negative and significant relationship is observed between Machiavellianism (MAC) and Religiosity (REL), with an estimated coefficient of -0.1288 with p-value of less than 0.001 indicates that this relationship is highly significant (see Table 3).

Table 3.

Hypothesis testing

	β	SE	Lower	Upper	p
All Data					
MAC --> LOM	0.192	0.066	0.080	0.340	0.002
MAC --> REL	-0.251	0.032	-0.191	-0.066	<.001
MAC --> PTA	0.575	0.078	0.480	0.784	<.001
LOM --> PTA	-0.019	0.054	-0.126	0.087	0.721
REL --> PTA	0.075	0.117	-0.069	0.389	0.171
Female					
MAC --> LOM	0.323	0.066	-0.019	0.323	0.080
MAC --> REL	-0.050	0.032	-0.197	-0.050	0.001
MAC --> PTA	0.531	0.097	0.422	0.803	<.001
LOM --> PTA	-0.037	0.063	-0.160	0.088	0.572
REL --> PTA	-0.009	0.162	-0.340	0.295	0.889
Male					
MAC --> LOM	0.230	0.102	0.032	0.430	0.023
MAC --> REL	-0.260	0.055	-0.248	-0.031	0.012
MAC --> PTA	0.604	0.122	0.374	0.852	<.001
LOM --> PTA	0.074	0.092	-0.105	0.254	0.415
REL --> PTA	0.235	0.182	0.085	0.800	0.015

Furthermore, a positive and significant relationship exists between Machiavellianism (MAC) and Perception of Tax Evasion (PTA), with an estimated coefficient of 0.6322 and a p-value of less than 0.001, reinforcing this relationship's significance. In contrast, the relationship between Love of Money (LOM) and Perception of Tax Evasion (PTA) is insignificant. The estimated coefficient is -0.0194 with a p-value of 0.721, which is well above the threshold of 0.05. The confidence interval that includes zero further suggests a lack of reliable evidence for a significant relationship

between these two constructs. Lastly, the relationship between Religiosity (REL) and Perception of Tax Evasion (PTA) also does not reach significance despite a positive estimated coefficient of 0.1602. The p-value of 0.171 indicates that this relationship does not achieve the expected significance level, and the confidence interval that includes zero suggests insufficient evidence to support a significant relationship between REL and PTA.

The role of gender

In the female group, a significant positive relationship was found between Machiavellianism and the perception of tax avoidance. This indicates that as the level of Machiavellianism increases, so does women's perception of tax evasion. However, no significant relationship was observed between the love of money and the perception of tax evasion, nor between religiosity and the perception of tax avoidance. There is a marginal relationship between Machiavellianism and love of money, suggesting that women with higher levels of Machiavellianism have a greater love of money. Additionally, a significant negative relationship was identified between Machiavellianism and religiosity, indicating that women with higher Machiavellianism levels tend to have lower levels of religiosity.

In the male group, a similar pattern emerged, with a significant positive relationship between Machiavellianism and the perception of tax avoidance. Once again, no significant relationship was found between the love of money and the perception of tax avoidance. Interestingly, males exhibited a significant positive relationship between religiosity and perceived tax avoidance. This relationship was not observed in the female group. Furthermore, there was a significant positive relationship between Machiavellianism and love of money, indicating that men with higher levels of Machiavellianism also tend to have a greater love of money. Like the females, males also showed a significant negative relationship between Machiavellianism and religiosity, suggesting that men with higher Machiavellianism tend to have lower religiosity.

In summary, both groups demonstrated a significant relationship between Machiavellianism and the perception of tax evasion. However, the male group also showed a significant relationship between religiosity and perceived tax avoidance, which was not found in the female group. Additionally, the relationship between Machiavellianism and the love of money was stronger among males than females.

Disussion

First, the analysis's results indicate a significant positive relationship between Machiavellianism and the love of money. This finding supports the first hypothesis, which posits that individuals with higher levels of Machiavellianism have a greater tendency to value money. This relationship aligns with Machiavellianism's fundamental characteristics, which include manipulation, self-interest, and a propensity to exploit others for personal gain. Previous studies have demonstrated that individuals exhibiting high levels of Machiavellianism are more likely to engage in unethical behaviors to achieve their financial goals (Maggalatta & Adhariani, 2020; Purnamasari et al., 2021). Machiavellians possess the skill to read social situations and identify others' weaknesses, enabling them to pursue wealth in possibly unethical ways (Ruiz-Palomino et al., 2019).

They often view money as a symbol of power and status, further motivating their desire to accumulate wealth (Verbeke et al., 2011). Additionally, research by Jones and Mueller (2022) shows that individuals with high levels of Machiavellianism tend to have a more favorable view of wealth accumulation, which can lead to unethical behavior. This suggests that the love of money is not only motivation but may also drive Machiavellian individuals to take actions that harm

others for personal gain. Overall, these findings confirm that the relationship between Machiavellianism and the love of money is strong. They indicate that individuals with Machiavellian traits are more likely to pursue wealth through unethical means, creating a significant correlation between the two variables.

Second, the study's results indicate a significant negative relationship between Machiavellianism and religiosity. Specifically, individuals with higher levels of Machiavellianism tend to exhibit lower levels of religiosity. This finding supports the proposed hypothesis and aligns with previous research suggesting that people with Machiavellian traits often disregard the moral and ethical norms widely accepted by society, including religious values (Czibor et al., 2017; Maggalatta & Adhariani, 2020). Further research by Al Ain et al. (2013) shows that individuals with high Machiavellianism are more likely to prioritize personal interests and material gains, which can result in a neglect of the religious values that should guide their ethical behavior. Organizations might consider implementing policies that promote a more inclusive and ethical work environment where religious and moral values can be reinforced. This approach can help reduce unethical behavior in the workplace and foster a more positive and productive organizational culture.

Third, the present study results indicate a significant positive relationship between Machiavellianism and perceptions of tax avoidance, with individuals with higher levels of Machiavellianism tend to have more positive views of tax avoidance behavior. This finding supports the proposed hypothesis and is in line with previous research showing that individuals with Machiavellian traits are often more likely to rationalize unethical actions, including tax avoidance, as a means to achieve personal gain (Harrison et al., 2018; Ruiz-Palomino & Linuesa-Langreo, 2018). Research by Jones and Mueller (2022) also confirms that individuals with high Machiavellianism are more likely to view tax avoidance as an acceptable strategy, reflecting their pragmatic and results-oriented views. In addition, organizations can consider implementing stricter policies in monitoring and enforcing laws related to tax evasion and creating an environment that encourages transparency and accountability. Thus, these measures can help reduce tax evasion behavior and improve tax compliance in society.

Fourth, the study's results revealed a significant positive relationship between the love of money and perceptions of tax avoidance. Individuals with a strong tendency to love money often view tax avoidance as acceptable or desirable behavior. This finding supports the proposed hypothesis and aligns with previous research indicating that individuals who place a high value on wealth often rationalize unethical actions, such as tax avoidance, to achieve their financial objectives (Chen & Tang, 2013; Purnamasari et al., 2021). Additionally, research by Gala et al. (2023) confirmed that a love of money can influence individuals' attitudes toward unethical behavior, including tax avoidance. Those who are more focused on financial gain tend to overlook ethical norms. Organizations can develop policies that promote ethical behavior and transparency in tax management and create incentives for individuals and companies that demonstrate good tax compliance. Through these initiatives, the favorable view of tax avoidance can be reduced and awareness of the importance of tax contributions to community development can be increased.

Fifth, the study's results revealed a significant positive relationship between the love of money and perceptions of tax avoidance. Individuals with a strong tendency to love money often view tax avoidance as acceptable or desirable behavior. This finding supports the proposed hypothesis and aligns with previous research indicating that individuals who value wealth frequently rationalize unethical actions, such as tax avoidance, to achieve their financial objectives (Chen & Tang, 2013; Purnamasari et al., 2021). Additionally, research by Gala et al. (2023)

confirmed that a love of money can influence individuals' attitudes toward unethical behavior, including tax avoidance. Those who are more focused on financial gain tend to overlook ethical norms. Organizations could develop policies promoting ethical behavior and transparency in tax management and create incentives for individuals and companies demonstrating good tax compliance. Through these initiatives, the favorable view of tax avoidance can be diminished, and awareness of the importance of tax contributions to community development can be increased.

Finally, the results showed significant differences in the relationship between Machiavellianism, love of money, religiosity, and perception of tax evasion based on gender. In the female group, a significant positive relationship was found between Machiavellianism and the perception of tax avoidance. In contrast, the relationship between love of money and religiosity and perception of tax evasion was insignificant. In contrast, in the male group, there was a significant positive relationship between Machiavellianism and love of money and a positive relationship between religiosity and perception of tax evasion, which was not seen in the female group. These findings suggest that men tend to be more influenced by religiosity in shaping their views on tax avoidance, while Machiavellian traits more influence women. The practical implication of these results is the importance of a gender-adapted approach in educational programs and interventions to reduce tax avoidance. Authorities and organizations can design more effective campaigns that consider these differences, for example, by emphasizing religious values in programs aimed at men. At the same time, for women, the focus can be placed on developing ethical awareness and the negative impacts of Machiavellian behavior in the context of tax evasion.

5. Conclusion

This study successfully identified significant relationships between Machiavellianism, love of money, religiosity, and perceptions of tax avoidance, emphasizing gender differences. The results show that individuals with high levels of Machiavellianism tend to have a more positive view of tax avoidance. At the same time, religiosity is a barrier to such behavior, especially among males. These findings confirm the importance of religious values in shaping ethical attitudes and social responsibility and suggest that gender plays a significant role in moderating the relationship between psychological factors and ethical perceptions. Thus, this study significantly contributes to understanding the dynamics of ethical behavior in the tax context.

Limitations

Although this study provides valuable insights, several limitations need to be considered. First, this study is cross-sectional, so it cannot definitively identify cause-and-effect relationships. Second, the sample may not represent the broader population, so the results must be more generalizable. Furthermore, measuring Machiavellianism, love of money, and religiosity relies on self-reporting, which can be affected by social bias. These limitations suggest further research with longitudinal designs and more diverse samples to strengthen the findings and improve understanding of the factors influencing perceptions of tax avoidance.

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Ethics declarations

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Availability of data and materials

Data sharing is not applicable to this article as no new data were created or analyzed in this study.

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No potential competing interest was reported by the authors

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