THE INFLUENCE OF THE TAXATION SYSTEM, GENDER, LOVE OF MONEY, AND UNDERSTANDING OF THE THREE TABOOS ON STUDENT PERCEPTIONS REGARDING TAX EVASION

Sri Lestari Yuli Prastyatini[1], Uum Helmina Chaerunisak[2],
Restika Putri Ayunda Sinta[3]
[1,2,3]Faculty Of Economics, Universitas Sarjanawiyata Tamansiswa, Yogyakarta
e-mail: [1]srilestari_yp@ustjogja.ac.id , [2]helmina.uum@ustjogja.ac.id
[3]putrirestika13@gmail.com

Abstrak

Kasus penggelapan pajak marak terjadi di Indonesia yang melibatkan wajib pajak dan petugas pajak. Penggelapan pajak berkonotasi negatif dan tergolong tindak pidana karena dilakukan dengan sengaja melanggar hukum dan dapat merugikan negara. Sebagai wajib pajak, mahasiswa perlu adanya pengetahuan terkait dengan penggelapan pajak. Maka penelitian ini dilakukan secara komprehensif mengenai asumsi mahasiswa tentang pengaruh variabel sistem perpajakan, gender, love of money, dan pemahaman tri pantangan Tamansiswa. Penelitian ini dilakukan menggunakan metode kuantitatif yang meliputi pengolahan data dan penyajian data, melakukan penghitungan untuk mendiskripsikan data dan melakukan pengujian hipotesis. Hasil penelitian menunjukkan bahwa sistem perpajakan dan pemahaman tri pantangan Tamansiswa berpengaruh negatif terhadap persepsi mahasiswa mengenai penggelapan pajak, sedangkan gender dan love of money berpengaruh positif terhadap persepsi mahasiswa mengenai penggelapan pajak. Penelitian ini memberikan pandangan serta wawasan terkait dengan persepsi mahasiswa mengenai sistem perpajakan di Indonesia yang dipengaruhi oleh beberapa faktor. Namun, terdapat 39,9% variabel lain yang tidak diteliti oleh penulis sebagai keterbatasan.

Kata kunci : *Sistem Perpajakan, Gender, Love Of Money, Pemahaman Tri Pantangan Tamansiswa, Penggelapan Pajak*

Abstract

Tax evasion cases are rife in Indonesia, involving taxpayers and tax officers. Tax evasion has a negative connotation and is classified as a criminal offense because it is carried out intentionally in violation of the law and can harm the nation. As taxpayers, students need knowledge related to tax evasion. So this research was carried out comprehensively regarding students assumptions about the influence of taxation system variables, gender, love of money, and understanding of Tamansiswa's three taboos. This research was carried out using quantitative methods which include data processing and data presentation, carrying out

calculations to describe the data and carrying out hypothesis testing. The results of the research show that the taxation system and understanding the Tamansiswa three taboos have a negative effect on students' perceptions of tax evasion, while gender and love of money have a positive effect on students' perceptions of tax evasion. This research provides views and insights regarding student perceptions regarding the taxation system in Indonesia which is influenced by several factors. However, there are 39.9% other variables that were not examined by the author as limitations.

Keywords : *Taxation System, Gender, Love Of Money, Understanding Tamansiswa's Three Taboos, Tax Evasion*

A. INTRODUCTION

Tax evasion is illegal behavior because it violates the law. Tax evasion occurs because taxpayers intend to minimize the tax burden that must be paid to the state. Tax evasion is not entirely the taxpayer's fault, many tax authorities also play a supporting role in doing so. Fiscus officials deliberately take advantage of gaps in weaknesses in tax regulations to commit tax evasion.

In an incident related to tax evasion that occurred in Indonesia in 2023, the Directorate General of Taxes and the police arrested a businessman from North Sumatra for tax evasion. This entrepreneur from North Sumatra caused state losses amounting to IDR 1,548,542,189 (Jefriando, 2023). Another incident related to tax evasion that occurred in 2023 was the case of a fictitious tax invoice by suspect AY through PT. EIB which caused losses to the state amounting to IDR 110,723,045,700.00, the suspect is one of the intellectual fathers in a series of cases of issuing fictitious tax invoices (CNBC, 2023).

The disappointing actions taken by the tax authorities have reduced public confidence in the accounting profession. The high number of tax evasion cases causes people to be reluctant to comply with their tax obligations. Paramita & Budiasih (2016), stated that there are still many Indonesian people who are reluctant to pay taxes, especially because of cases of tax evasion. Tax evasion cases cause a loss of public trust in the tax authorities because of concerns that the taxes that have been paid could be misused by irresponsible individuals which ultimately creates the perception of tax evasion in the minds of taxpayers.

As prospective taxpayers, students need to avoid perceptions regarding tax evasion. Student perceptions regarding tax evasion are the way students see and interpret an event or act of tax evasion (Wardani & Santoso, 2023). The perception of tax evasion is influenced by two factors, namely internal factors and external factors. Internal factors are factors that exist within the individual,

such as physiology, attention, interests, need for direction, experience, memory and mood. Meanwhile, internal factors are influenced by the environment and objects. This changes a person's view of the world around him and influences a person's perception and acceptance (Randiansyah et al., 2021).

Each person's perception of tax evasion is different. Differences in perception between individuals can be influenced by several factors, one of which is the taxation system. The tax system is a method or procedure for collecting taxes that involves the involvement and participation of taxpayers in fulfilling tax obligations directly and collectively which is used to finance the implementation of national development (Silaen, 2015).

The better the tax system will increase trust in the tax authorities, conversely if the tax system is not well systematic it will make taxpayers hesitate in carrying out their tax obligations and trigger tax evasion, thus making tax evasion behavior ethical or reasonable even though it is not justified because it violates applicable provisions (Indriyani et al., 2016). Research conducted by Indriyani et al. (2016), states that the tax system has a positive effect on students' perceptions regarding tax evasion. Meanwhile, Dewi & Merkusiwati (2017), stated that the tax system has a negative effect on students' perceptions regarding tax evasion.

Differences in perception between individuals can also be influenced by various things that are closely related to a person's psychology. A person's psychology can be understood based on their gender and love of money. Based on various previous studies, gender is one of the variables that is often studied in psychology literature. Previous research has found gender differences, with women consistently reporting more ethical responses than men (Oktarina et al., 2017). Research on gender also shows mixed results. The research results of Dharma (2016), and Nuracmi & Hidayatulloh (2021), state that gender influences a person's perception of tax evasion. However, research by Wardani & Santoso (2023) found no significant effect.

Apart from that, people's love of money is also closely related to their psychology. Money is a tool that people are proud of, in fact they are willing to do anything to get it. Excessive love of money is one of the causes of someone committing tax evasion. The love of money in question is the attitude of someone who tries to get more money by minimizing expenses, such as paying taxes (Amelia et al., 2022).

This is supported by previous research conducted by Rismauli et al. (2023), stating that love of money has a positive effect on students' perceptions of tax evasion, while Farhan et al. (2019), states that love of money has a negative

effect on perceptions of the ethics of tax evasion. To prevent tax evasion caused by the love of money, it is necessary to understand the teachings of Tamansiswa's three taboos which contain the prohibition on financial abuse.

Understanding Tamansiswa's three taboos is a pillar of Ki Hadjar Dewantara's teachings which aims to shape the character of taxpayers who are honest and obedient to applicable regulations. The Tamansiswa tri-prohibition teachings put forward by Ki Hadjar Dewantara contain 3 (three) prohibitions, namely the prohibition of abusing power, the prohibition of abusing finances, and the prohibition of violating morality. This factor has a negative impact if students do not properly understand the three taboos. As a prospective taxpayer, you should not intend to commit tax evasion and avoid illegal activities (Wardani et al., 2022).

Research conducted by Wardani & Santoso (2023), stated that the three taboos had a negative effect on students' perceptions regarding tax evasion. Meanwhile, research by Solikah (2022), states that understanding the three taboos has no effect on tax evasion.

This research focuses on the perceptions of accounting students because they are closely related to finance in providing their perceptions regarding tax evasion behavior related to the taxation system, gender, love of money, and understanding Tamansiswa's three taboos. The differences in results from several previous studies that have been presented above are the basis for this research. Therefore, researchers want to re-examine the influence of the taxation system, gender, love of money, and understanding of Tamansiswa's three taboos on student perceptions regarding tax evasion.

Theory Of Planned Behavior

The theory of planned behavior aims to show the relationship between the behaviors produced by individuals in response to something. Behavioral intention is considered as a motivational factor that influences an individual's behavior (Randiansyah et al., 2021). Intention in the theory of planned behavior is associated with evasion of tax payments, so the intention to pay taxes is a person's desire, in this case a student, to behave in compliance with all tax regulations.

Attribution Theory

Attribution is defined as a process carried out to find answers to the questions why and what causes other people's behavior and individual perceptions to make judgments about other people. highly influenced by internal and external factors (Prastyatini & Gala, 2023). Attribution theory is used as theoretical support in explaining the causes that influence perceptions

of tax evasion used in this research model. Students' perceptions regarding tax evasion can be related to a person's attitude in assessing taxes.

Student Perceptions Regarding Tax Evasion

Paramita & Budiasih (2016), stated that perception is a form of someone's assessment of the same stimulus, but under different conditions it will give rise to different perceptions. Perception is influenced by three factors, namely situational factors, cognitive factors, and objects. According to Mardiasmo (2018), tax evasion is an effort made by taxpayers to lighten the tax burden by means of illegal violations. The relationship between perception theory and students' perceptions as prospective taxpayers regarding tax evasion is the individual's process of receiving, responding to, and interpreting tax evasion behavior which is influenced by the social environment that surrounds the individual (Paramita & Budiasih, 2016).

Taxation System

The tax system is said to be one of the important elements that supports a country's tax collection. Mardiasmo (2018), the tax collection system is divided into three, namely the official assessment system, self-assessment system and withholding system. The tax collection system implemented in Indonesia is the self-assessment system. This system requires taxpayers to play an active role in their tax activities. A self-assessment system is a tax collection system that gives taxpayers the authority and responsibility to carry out their own tax obligations and rights (Sundari, 2019). Paramita & Budiasih (2016), stated that a country's taxation system reflects social life, economics and public policies set by the government. This usually takes the form of legislation that regulates the actions to be taken and is reflected in various decisions issued by the relevant authorities. A well-systematic tax system will make it easier for taxpayers to calculate, pay and report the tax they owe.

Gender

Gender is a grammatical classification of nouns and other words related to them, usually involving two genders and the absence of gender or neutrality (Dharma, 2016). According to Dewanta & Machmuddah (2019), gender is the difference in behavior and personality between men and women. Basri (2015), also stated that men tend to have lower moral awareness compared to women. Women are more careful in their actions and avoid risks that could harm them in the long term. This is different from men who don't think about long-term consequences when making decisions.

Love Of Money

Love of money is a way to measure a person's value or desire for money, but does not measure the need or importance of money, or the importance or behavior towards money. People who love money may consider money very important (Rismauli et al., 2023). People who really love money consider money to be very important. Therefore, people who have an excessive love of money will behave less ethically than people who have a low love of money (Karlina, 2020).

Understanding Tamansiswa's Tri Taboos

Tamansiswa's three taboos are a pillar of Ki Hajar Dewantara's teachings and help shape a person's character to be honest and obedient to the rules that have been set. Acting in accordance with regulations will teach a person to work with integrity and gain the trust of superiors. The three taboos are three prohibitions regarding abuse of power, finances and morality (Erawati & Welan, 2022). As prospective taxpayers, students must have an attitude not to misuse finances by acting dishonestly and committing tax evasion.

The Influence of the Tax System on Student Perceptions Regarding Tax Evasion

The tax system is a method or steps for collecting taxes which is a form of dedication and participation of taxpayers so that they directly and jointly carry out tax obligations which are used to finance the implementation of national development (Karlina, 2020). The better the tax system will increase trust in the government, so that taxpayers will be more compliant in carrying out their tax obligations, conversely if the tax system is not well-systematic it will make taxpayers doubt (Indriyani et al., 2016). The results of Paramita & Budiasih's (2016), research show that the tax system has a negative influence on taxpayers' perceptions of tax evasion behavior. This shows that if the implementation of the tax system becomes more applicable and easy to use, then taxpayers' perception of tax evasion behavior will be considered unethical. On the other hand, if the implementation of the tax system gets worse, taxpayers' perception of tax evasion behavior will tend to be considered common practice. This supports the research of Pulungan (2015) and Indriyani et al. (2016).

H1: The tax system has a negative effect on students perceptions regarding tax evasion.

The Influence of Gender on Student Perceptions Regarding Tax Evasion

Arimbi (2022), states that gender is differences in roles, functions, status and responsibilities between men and women which originate from social and

cultural forms that are tied to processes from one generation to the next. The gender in the male category is masculine, which means daring to take risks. In contrast, gender in the female category is feminine, which means warmth, gentleness, sympathy and sensitivity (Sofha & Utomo, 2018). From a psychological perspective, gender differences provide different assessments of whether an action is ethical or not, including cases of tax evasion.

This is in accordance with the theory of planned behavior, where in this theory there is behavioral control which is a belief in the existence of things that inhibit the behavior displayed by individuals and their perception of how strongly these things support or hinder their behavior. Dharma's (2016), research results show that gender has a positive effect on perceptions of tax evasion. The results of this research are also supported by Dewanta & Machmuddah (2019), Nurachmi & Hidayatulloh (2021), and Randiansyah et al. (2021), who stated that gender has a positive effect on perceptions of tax evasion.

H2: Gender has a positive effect on student perceptions regarding tax evasion.

The influence of Love of Money on Student Perceptions Regarding Tax Evasion

Love of money, as stated by Farhan et al. (2019) is an individual's behavior towards money, their understanding of money, individual desires and aspirations towards money. Meanwhile, Sofha & Utomo (2018), stated that love of money is human subjectivity when realizing the importance of money in life. Love of money or excessive love of money can cause someone to behave deviantly, including committing tax evasion.

Internal attribution theory relates to the love of money which influences taxpayers to consciously commit tax evasion. An individual is able to express feelings of love for money so that it gives the feeling of not wanting to pay taxes. Research by Rismauli et al. (2023), shows that love of money partially and significantly influences students' perceptions of tax evasion. The results of this research are supported by research by Sofha & Utomo (2018), Randiansyah et al. (2023), and Tulalessy & Loupatty (2023).

H3: Love of money has a positive effect on students' perceptions regarding tax evasion.

The Influence of Understanding Tamansiswa's Three Taboos on Student Perceptions Regarding Tax Evasion

The three taboos on Tamansiswa are teachings put forward by Ki Hadjar Dewantara containing three prohibitions that must not be carried out by a taxpayer. c. Abstinence from abusing power, that is, someone who has power or

authority or holds a certain position is not permitted to abuse that position to act dishonestly.

Second, there is a prohibition on misappropriating finances, namely that a person who has authority in the treasury department must have elements of transparency, accountability and accountability in financial arrangements that concern the livelihoods of many people. Transparency, accountability and responsibility are needed to prevent tax fraud or violations.

Third, abstinence from violating decency, that is, a person acting based on certain norms will not commit fraudulent acts in any form, let alone acts that can harm other people. Taxpayers who have moral norms will not commit tax evasion in order to reduce tax payments (Wardani & Santoso, 2023). The research results of Wardani & Santoso (2023), show that understanding the three taboos has a negative effect on students' perceptions of tax evasion. This research is in line with research by Wardani et al. (2022).

H4: Understanding Tamansiswa's three taboos has a negative effect on students' perceptions regarding tax evasion.

B. RESEARCH METHODS

This research is quantitative research. The data source was determined from primary data through distributing questionnaires which were processed using the SPSS for Windows version 24 program. This population consisted of students in Yogyakarta. The sample was 124 accounting students in Yogyakarta, this number was determined using the Solvin method which was adapted to the situation and conditions in the field. The research was conducted using the convenience sampling method from October to November 2023. Data analysis techniques in this research used data quality testing, descriptive statistical testing, classical assumption testing (normality, multicollinearity and heteroscedasticity tests), multiple linear regression testing, and hypothesis testing (F test, t test, determinant coefficient test).

C. RESULT AND DISCUSSION

Result

This survey was carried out by distributing questionnaires to accounting students in Yogyakarta. respondents were categorized by gender and university. Following are details of the characteristics of the 124 respondents:

Table 1 Respondent Characteristics

Characteristics		Frequency	Percentage
Gender	Women	67	54%
	Men	57	46%
University	UST	46	37,1%
	UGM	9	7,3%
	UAD	11	8,9%
	STIE YKPN	5	4%
	UNY	11	8,9%
	Other universities	42	33,8%

Source: Primary data, 2023.

Data Quality Test Results

The results of the validity test of variable statements from the taxation system, love of money, Tamansiswa's three taboos, and student perceptions regarding tax evasion show that all items tested were declared valid. This is because each statement item has a calculated r value > r table. The results of testing the reliability of the tax system statement variable, love of money, Tamansiswa's three taboos, and student perceptions regarding tax evasion have a Cronbach's alpha value greater than 0.60.

Descriptive Statistical Test

The results of the descriptive test were carried out on variables calculated using the SPSS for Windows version 24. The following are the results of the variable descriptive test:

Table 2 Results of Descriptive Statistical Analysis

	N	Min.	Max.	Mean	Std. Deviation
Tax system	124	5	25	20,14	5,27
Love of money	124	19	35	29,60	4,46
Tamansiswa's three taboos	124	13	30	25,00	3,92
Student perceptions	124	9	30	15,14	4,79

Source: primary data, 2023.

The results of the descriptive statistical analysis above prove that the taxation system (X1) has a minimum value of 5 and a maximum value of 25 with an average of agreeing answers to statements related to the taxation system of 20,14 and a standard deviation of 5,27. Love of money (X2) from 124 respondents has a minimum value of 19 and a maximum value of 35 with an average of 29,60 and a standard deviation of 4,46.

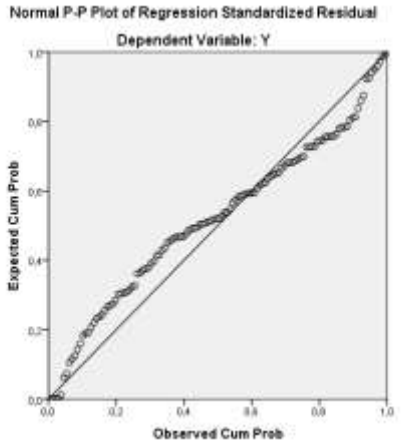
Tamansiswa's understanding of the three taboos (X3) has a minimum value of 13 and a maximum of 30 with an average answer of 25,00 and a standard deviation of 3,92. Student perception (Y) from 124 respondents has a minimum

value of 9 and a maximum value of 30. The average answer of agreeing to statements related to student perception is 15,14 and the standard deviation is 4,79.

Classic Assumption Test

Normality Test

The purpose of the data normality test is to find out whether the confounding variables or residuals from the regression model have a normal distribution. Data is displayed on this graph in the form of predicted percentiles and normal distribution. Data can be said to have a normal or almost normal distribution if the data points on the graph are parallel to the diagonal line. Data is not normally distributed if there is a large deviation from the diagonal line.



Picture 1 Scatter Plot Residual Normality Test

In the picture above, you can see that the data points on the graph are parallel and located around the diagonal line, which shows that the residuals are normally distributed.

Multicollinearity Test

Table 3 Multicollinearity Test Results

Model	*Collinearity Statistics*	
	Tollerance	***VIF***
Tax system	0,528	1,895
Gender	0,765	1,307
Love of money	0,547	1,830
Tamansiswa's three taboos	0,968	1,033

Source: primary data, 2023.

It is known that the multiple linear regression equation is free from multicollinearity assumptions. This is indicated by the VIF (variance influence factor) value for each research variable < 10.0 so it can be concluded that there is no significant relationship between the independent variables.

Heteroscedasticity Test

Table 4 Heteroscedasticity Test Results

Model	t value	Sig.
Constant	1,326	0,187
Tax system	0,137	0,891
Gender	-0,340	0,734
Love of money	-0,381	0,719
Tamansiswa's three taboos	0,930	0,704

Source: primary data, 2023.

The table above shows that the multiple linear regression equation is free from heteroscedasticity as indicated by the respective sig value greater than **α** (0.05). This means that the error variable in this research tends to be constant.

Multiple Linear Regression Analysis

Table 5 Multiple Linear Regression Test Results

Model	*Unstandardized Coefficients*		*Standardized Coefficients*
	B	***Standard Error***	**Beta**
Constant	11,735	2,710	
Tax system	-0,457	0,072	0,503
Gender	1,397	0,634	0,146
Love of money	0,238	0,084	0,222
Tamansiswa's three taboos	-0,140	0,072	-0,114

Source: primary data, 2023.

Based on the test results above, the following equation can be created:

Y = 11,735 – 0,457 X1 + 1,397 X2 + 0,238 X3– 0,140 X4 + e

From the results of the multiple linear regression test above, it can be seen that the constant value (**α**) of 11,735 has a positive sign, the tax system coefficient (X1) value is -0,457 with a negative sign, the gender coefficient (X2) value of 1,397 has a positive sign, the love of coefficient value of money (X3) is 0,238 with a positive sign and the coefficient value of understanding Tamansiswa's three taboos (X4) is 0,140 with a negative sign.

Hypothesis Test Results

F Test

The F test is used to determine the combined effect of all independent variables on the dependent variable.

Table 6 F Test Results

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1701,874	4	425,468	44,905	,000[b]
	Residual	1127,514	119	9,475		
	Total	2829,387	123			

Source: primary data, 2023.

Based on the table above, it can be concluded that all independent variables have an influence on the dependent variable. This can be explained by looking at the calculated F value of 44.905 > 2.45 and the sig in the table of 0.00 < 0.05 so that it is in accordance with the F test criteria.

t Test

This t test is used to determine the significant influence of each independent variable on the dependent variable.

Table 7 t Test Results

Coefficients[a]

Model	Unstandardized Coefficients		t	Sig.
	B	Std. Error		
(Constant)	11,735	2,710	4,331	,000
Tax system	-.457	,072	-6,310	,000
Gender	1,397	,634	2,204	,029
Love of money	,238	,084	2,832	,005
Tamansiswa's three taboos	-,140	,072	-1,940	,021

a. Dependent Variable: Persepsi mahasiswa mengenai Penggelapan Pajak

a. The t test shows the significance value of the tax system variable is 0,000 and the regression coefficient value is -0,457. The significance result is smaller than alpha 0,05 and the regression coefficient value is negative, so it can be said that partially the tax system has a negative influence on students' perceptions regarding tax evasion. These results conclude that the first hypothesis or (H1) is accepted.
b. The t test shows the significance value of the gender variable is 0.029 and the regression coefficient value is 1.397 in a positive direction. The significance result is smaller than alpha 0.05 and the regression coefficient value is positive, so it can be said that gender partially has a positive influence on student perceptions regarding tax evasion. These results conclude that the second hypothesis or (H2) is accepted.
c. The t test shows the significance value of the love of money variable is 0.005 and the regression coefficient value is 0.238. The

significance result is smaller than alpha 0.05 and the regression coefficient value is positive, so it can be said that love of money partially has a positive influence on student perceptions regarding tax evasion. These results conclude that the third hypothesis or (H3) is accepted.

d. The results of the t test show that the significance value of the variable for understanding Tamansiswa's three taboos is 0.021 and the regression coefficient value is -0.140. The significance result is smaller than alpha 0.05 and the regression coefficient value is negative, so it can be said that partially understanding Tamansiswa's three taboos has a negative influence on students' perceptions of tax evasion. These results conclude that the fourth hypothesis or (H4) is accepted.

Derermination Coefficient Test (R2)

Table 8 Coefficient of Determination Test results (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,776[a]	,601	,588	3,07813

a. Predictors: (Constant), Sistem Perpajakan, *Gender*, *Love Of Money*, Pemahaman *Tri* Pantangan Tamansiswa

Based on the calculation results above, it can be seen that the adjusted R Square value is 0,601, which means that the taxation system, gender, love of money and understanding of Tamansiswa's the three taboos have a 60.1% influence on student perceptions regarding tax evasion.

Discussion

The Influence Of The Tax System On Student Perceptions Regarding Tax Evasion

The first hypothesis (H1) in this study states that there is a negative relationship between the tax system and students' perceptions of tax evasion, namely that the worse the tax system, the greater the possibility of tax evasion. The tax system has a negative influence on taxpayers' perceptions of tax evasion behavior. This means that the research results show that if the implementation of the tax system gets better, taxpayers' perceptions of tax evasion behavior will decrease, and conversely, if the implementation of the tax system gets worse, taxpayers' perceptions of tax evasion behavior will increase.

The results of this research are in accordance with external attribution theory, the taxation system that influences students' perceptions regarding tax evasion behavior, namely that the management of tax revenues from the public can be accounted for by competent tax authorities and the current taxation system makes it easy for taxpayers to manage their taxation so that it does not make things difficult and preventing tax evasion.

These results are in accordance with research by Paramita & Budiasih (2016), which states that the tax system has a negative effect on taxpayers' perceptions regarding tax evasion. The results of this research are also in line with research by Indriyani et al. (2016), Pulungan (2015), and research by Karlina (2020), which concluded that the tax system has an effect on perceptions of tax evasion.

The Influence Of Gender On Student Perceptions Regarding Tax Evasion

The second hypothesis (H2) in this study states that there is a relationship between gender and student perceptions regarding tax evasion. Basri (2015), said that men tend to have lower moral awareness than women. Women are more careful in their actions and try to avoid risks that could harm them in the long term. In contrast to men who tend not to think about long-term consequences when making decisions. This will give rise to different perceptions of tax evasion.

This is in accordance with the theory of planned behavior that subjective norms are one of the factors forming intentions. This subjective norm is a belief regarding the existence of things that support or inhibit individual behavior, both based on internal and external factors. If the environment views tax evasion as normal, then society will imitate and follow this behavior. The results of this research are in accordance with Dharma's (2016), research, which shows that there are differences in perceptions of tax evasion between men and women. This research is also in line with research by Nurachmi & Hidayatulloh (2021), and Sofha & Utomo (2018), which states that there is an influence between gender on perceptions of tax evasion.

The Influence Of Love Of Money On Students' Perceptions Regarding Tax Evasion

The third hypothesis (H3) in this study states that there is a relationship between love of money and students' perceptions of tax evasion, namely that the higher the level of love of money, the greater the possibility of tax evasion occurring. The results of this study indicate that love of money has a positive effect on perceptions of tax evasion. Increasing love of money will increase students' perceptions of tax evasion.

The results of this research analysis are in line with internal attribution theory which states that tax evasion behavior can be influenced by the individual himself. In this case, the factor that influences tax evasion is an excessive love of money. Because of their excessive love of money, they end up not wanting to pay taxes and end up committing tax evasion to reduce their tax obligations. These results are in accordance with research by Rismauli et al. (2023), which states that love of money has a positive effect on students' perceptions of tax evasion. Research by Nurachmi & Hidayatulloh (2021), and Tulalessy & Loupatty (2023), also states that love of money very significantly influences the ethics of tax evasion.

The Influence Of Understanding Tamansiswa's Three Taboos On Students' Perceptions Of Tax Evasion

The fourth hypothesis (H4) in this study states that there is a relationship between understanding the three Tamansiswa taboos and students' perceptions of tax evasion. Tamansiswa's three taboos consist of abstinence from abusing power, finances, and abstinence from violating morality. Tamansiswa's three taboos will influence the behavior of every taxpayer to be able to control themselves to comply with applicable norms and avoid attempts at tax fraud that can harm people's welfare. If this concept can be implemented in national and state life, then we will become a nation that is dignified, just, prosperous, prosperous, peaceful, peaceful and can be relied on by world countries (Silaen, 2015).

This is in accordance with the theory of planned behavior. One aspect of this theory is the belief in the possibility of individual behavior occurring. In this case, Tri Tamansiswa's understanding of taboos is guided by doing everything by aligning one's own interests with social interests without harming others.

These results are in line with research conducted by Wardani et al. (2022), which shows that understanding Tamansiswa's three taboos has a negative effect on intentions to commit tax evasion. This is in line with research by Solikah (2022), which states that understanding Tamansiswa's three taboos has a significant effect on tax evasion.

D. CONCLUSION

The results of hypothesis testing show that the tax system and understanding Tamansiswa's three taboos have a negative effect on tax evasion, while gender and love of money have a positive effect on students' perceptions of tax evasion. Simultaneously, the variables of the taxation system,

gender, love of money, and understanding Tamansiswa's three taboos were able to influence students' perceptions regarding tax evasion by 60.1%.

The research population and data collection methods in this study also do not fully generalize the research results. Future research can add other variables, both independent, moderating and intervening variables, such as the accuracy of tax allocation, information technology, different norms and cultures on the same topic. Expanding the research area can also be carried out so that the research results can be more generalized. It is hoped that the Directorate General of Taxes can increase taxpayers' confidence that tax money is used for state needs and is not corrupted so as not to give rise to the perception of committing acts of tax evasion.

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