



THE INFLUENCE OF UNDERSTANDING THE TEACHINGS OF TAMANSISWA'S TRI PANTANGAN, TAX JUSTICE AND LOVE OF MONEY ON INTENTIONS TO COMMIT TAX EVASION

Dewi Kususma Wardani¹, Lusia Anita Palmalani Maing²

Departement of Accounting, Faculty of Economic, Universitas Sarjanawiyata

Tamansiswa^{1,2}

e-mail: d3wikusuma@gmail.com , lusiapalmalani@gmail.com,

Abstract

This research aims to determine the influence of understanding the Tamansiswa teachings of the tri pantangan, tax justice and love of money on the intention to commit tax evasion. This research uses a quantitative approach using primary data collected and obtained through distributing questionnaires in the form of Google forms. The amount of data obtained was 110. This research data was processed using IBM SPSS Statistics 25. The findings from this research show that understanding the Tamansiswa teachings of the tri pantangan and tax justice has a negative effect on the intention to commit tax evasion. Love of money has a positive effect on intentions to commit tax evasion.

Keywords : Understanding The Teachings Of Tamansiswa's Tri Pantangan, Tax Justice, Love Of Money, Intention To Commit Tax Evasion.

Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh pemahaman ajaran Tamansiswa tri pantangan, keadilan pajak dan love of money terhadap niat melakukan penggelapan pajak. Penelitian ini menggunakan pendekatan kuantitatif dengan menggunakan data primer yang dikumpulkan dan diperoleh melalui penyebaran kuesioner berupa google form. Jumlah data yang diperoleh sebanyak 110. Data penelitian ini diolah menggunakan IBM SPSS Statistics 25. Hasil temuan dari penelitian ini menunjukkan bahwa pemahaman ajaran Tamansiswa tri pantangan dan keadilan pajak berpengaruh negatif terhadap niat melakukan penggelapan pajak. Love of money berpengaruh positif terhadap niat melakukan penggelapan pajak.

Kata Kunci : pemahaman ajaran Tamansiswa tri pantangan, keadilan pajak, love of money, niat melakukan penggelapan pajak

A. INTRODUCTION

Indonesia is a country whose economy is largely sourced from taxes (Aji *et al.*, 2021). According to article 1 paragraph (1) Law No.28 of 2007 concerning General Provisions and Tax Procedures "Tax is a mandatory contribution to the state owed by a private person or entity that is coercive based on Law, without receiving direct compensation and use for the needs of the State for the prosperity of the people."

Nurachmi & Hidayatulloh (2021) revealed that the source of revenue. countries that still rely on taxes can be seen from state income compensation which is dominated by the tax sector, but not all taxpayers pay it the tax. This is proven by the target data and the realization of tax revenues that have not yet been achieved achieve the target. The following is the target data and realization of tax revenues from 2016 to 2021 :

Tabel 1 Target and Realization of Tax Revenue (in trillion rupiah)

Year	Target	Realization
2016	1,539	1,283
2017	1,283	1,147
2018	1,424	1,315.9
2019	1,577.6	1,332.1
2020	1,198.8	1,069.98
2021	1,229.6	1,277.5
2022	1,485	1,716.8

Source: <https://www.cnbcindonesia.com>

Based on the table above, it can be seen that tax revenues from 2016- 2022 will still experience fluctuations in increases and decreases. One reason is not achieving the tax revenue target is an act of tax evasion. According to Lahengko (2021), tax evasion is a crime because. involves manipulation of the subject (actor) and object (transaction) of taxes for obtain tax savings by violating applicable regulations. As for example, cases of tax evasion that occurred in three companies with the initials PT LSE, PT SPJ, and PT PIK from July 2018 to 2019 where they made tax invoices which is not based on actual transactions (Ramadhan, 2019).

The existence of this phenomenon shows that there are still not enough taxpayers to be aware of the obligations of the state. According to Sofha & Utomo (2018), tax evasion is considered negative and is classified as a criminal offense because it is committed above the basis of violating the law and causing harm to the state. Therefore, steps are needed from various parties, including the government, private sector and taxpayers themselves to anticipate that tax evasion will not occur in the future (Alfaruqi *et al.*, 2019). This research was conducted on students as the younger generation and prospective taxpayers in the future, so it needs to be invested knowledge about tax evasion and factors that influence intentions to commit it tax evasion.

The first factor that can influence the intention to take action Tax evasion is a lack of understanding of the Tamansiswa *tri pantangan* teachings. According to Wijayanti (2018), Tamansiswa's understanding of the *tri pantangan* includes abstinence abuse power or authority, abstain from abusing money and never violate decency. The concept of the *tri pantangan* will encourage positive behavior a person can control himself in obeying norms and rules applicable and stay away from efforts that could give rise to intentions to committing acts of tax evasion. This factor will have a negative influence if students understand and are able to implement the teachings of Tamansiswa *tri pantangan* is that as a mandatory candidate you should have no intention of committing acts of tax evasion and avoiding these illegal acts.

The second factor that can influence the intention to commit tax evasion tax is tax justice. Fitria & Wahyudi (2022) reveal that justice in tax law is equal treatment of taxpayers where there is no distinction between nationality, religion, political beliefs and so on. If the tax system is considered unfair or its justice is treated unfairly negative, this can encourage taxpayers to commit acts of tax evasion. This is in accordance with research conducted by Sudiro *et al.*, (2021) and Santana *et al.*, (2020) that tax justice has a negative effect on perceptions taxpayers for tax evasion. On the other hand, in Fhyel (2018) research that tax justice has no influence on tax evasion.

The third factor that influences the intention to commit tax evasion is *love of money*. Farhan *et al.*, (2019) stated that *love of money* is an individual's behavior, desires and aspirations towards money. Someone who considering money as a priority in his life, will assume that tax evasion is a normal act to do, in this case the greater the *love of money* attitude one has, the greater the desire or intent to commit tax evasion, Previous research conducted by Dewanta & Machmuddah (2019) and Wardani & Utami (2022) found that *love of money* has a positive effect

on tax evasion. Meanwhile on research by Choiriyah & Damayanti (2020) and Asih & Dwiyantri (2019) states that *love of money* has a negative effect on tax evasion.

Based on the description above, there are differences in research results from research previously, in this research there was an additional variable of teaching understanding tamansiswa *tri pantangan* as an independent variable to find out the extent students' understanding as prospective taxpayers in the future regarding Tamansiswa's teachings of the *tri pantangan* in tax evasion.

B. RESEARCH METHODS

Literatur Review

Theory of Planned Behavior (TPB)

The *theory of planned behavior* is a theory used for predict individual intentions, whether someone will behave or not (Kamela, 2020). Not all a person's behavior comes from within the person, however also by other factors outside the individual's control (Rahma *et al.*, 2020). When it increases a person's intention to take part in a certain action or activity, then the greater the opportunity to do so (Ajzen, 1991). Wardani & Rahayu (2020) states that, based on the *theory of planned behavior*, a person can comply with tax regulations if he intends to do so. Intention to behave influenced by three factors, namely attitudes towards behavior, subjective norms, and control prepared behavior.

Attribution Theory

Attribution theory refers to a person's way of thinking to interpret things events and relate them to the individual's thoughts and behavior Sofha & Utomo (2018). According to Santana *et al.*, (2020) that attribution theory is stages of how someone explains an event, cause, or reason his behavior. When someone imagines an object or event that occurs then someone will think about how to connect the experience with perception.

Operational Definition

The operational definition of a variable is the definition of a variable based on its characteristics. the observed traits or characteristics of the thing being defined. Variable form research must be determined by the researcher himself to draw conclusions. Study This uses 3 (three) independent variables and 1 (one) dependent variable. Variable Independent in this research is the understanding of the Tamansiswa *tri pantangan* teachings (X1), tax justice (X2), and *love of money*

(X3). Then the dependent variable is used in this research is the intention to commit tax evasion (Y).

According to Wardani *et al.*, (2022), understanding Tamansiswa's teachings of the *tri pantangan* is a person's condition in understanding one of Ki Hadjar Dewantara's teachings. which contains 3 (three) prohibitions, namely the prohibition on abusing power or authority, prohibition of abusing finances and prohibition of violating morality.

Tax justice is the distribution of the tax burden among each taxpayer must occur in balance with its capabilities, that is, in balance with income received by each taxpayer (Fatimah & Wardani, 2017).

Love of money is the behavior, desires and ideals of a person or person individuals towards money (Farhan *et al.*, 2019). Money is something that is considered the most important and important factor in life.

Intention to commit tax evasion is the taxpayer's tendency to engaging in illegal activities to manipulate the amount owed in order to save money tax payments (Fatimah & Wardani, 2017). Tax evasion is a intentional activities, such as incomplete and non-reporting of tax records right, minimizing the tax burden or other illegal acts.

Hypothesis Development

The negative influence of understanding the Tamansiswa *tri pantangan* teachings on intentions commit tax evasion

Tamansiswa's *tri pantangan* are the teachings of norms that must not be violated, which which was stated by Ki Hadjar Dewantara. Trisharsiwi *et al.*, (2020) revealed that the *tri pantangan* consists of 3 (three) prohibitions, namely prohibitions abusing power, misusing money and prohibitions against violating obscenity. Tamansiswa's teachings of the *tri pantangan* will bring positive behavior of every taxpayer to be able to guide themselves in complying with the norms applicable norms and avoid attempts related to fraudulent acts such as tax evasion which can be detrimental to collective prosperity. Understanding regarding Tamansiswa's teachings of the *tri pantangan* will influence a person's attitude towards comply with applicable regulations and prohibitions. The *tri pantangan* are linked with the *Theory of Planned Behavior* (TPB), where the triple diet is a variable normative beliefs which are a form of motivation to fulfill internal expectations nation and state so as not to do anything that violates the law, such as tax evasion. Therefore, if the *tri pantangan* are implemented and understood properly well then harmony in taxation will be realized.

H1: Understanding the Tamansiswa teachings of the *tri pantangan* has a negative effect on intention to commit tax evasion

The negative influence of tax justice on intentions to commit tax evasion

Justice of laws and regulations including taxation, in this case that taxation carried out generally and evenly, and adapted to everyone's abilities. The principle of justice basically sees that collection tax focuses on the rights and responsibilities of citizens (Dewi & Merkusiwati, 2017). Tax justice is linked to the *Theory of Planned Behavior* (TPB) is included in control beliefs, which explains that an action or deed is based on experience and factors supports and inhibits the individual's perceptions. This belief will build behavioral control and relate to one's inner intentions perform an action. If a taxpayer has a perception of justice regarding tax regulations, behavior to comply with applicable regulations it will get higher. As long as taxpayers are subject to tax, they are taxpayers They consider the tax to be fair, in this case the tax imposition is comparable with the ability to pay and profits received, so that taxpayers benefit from the tax burden paid. Therefore, the higher justice, the lower the intention to commit tax evasion. Study conducted by Sudiro *et al.*, (2021) that tax justice has a negative effect on taxpayers' perceptions of tax evasion. Increased justice the tax perceived by the taxpayer will make the taxpayer assess that the act of tax evasion or tax evasion is bad and wrong behavior, where the higher the tax justice, the lower the level of tax evasion. This is also in line with research conducted by Santana *et al.*, (2020) found that justice in taxes has a negative effect on mandatory perceptions tax for acts of tax evasion.

H2: Tax justice has a negative effect on intention to commit tax evasion

The positive influence of *love of money* on intentions to commit tax evasion

Love of money is the level of a person's *love for money* and how a person considers money to be very important in his life (Nurachmi & Hidayatulloh, 2021). When someone emphasizes the importance of money and wealth, they consider tax evasion acceptable. Attribution theory explains that a person's behavior or actions can be caused internally where influenced from within the individual himself. A person's *love of money* attitude comes from within himself. When an individual has a love of attitude, excessive money can encourage him to behave unethically, such as tax evasion. *Love of money* has a positive effect on the ethics of tax evasion on the perception of individual taxpayers, in this case the higher the *love of money*, the greater the possibility of taxpayers committing tax evasion. Research by Wardani & Utami (2022) also found that *love of money* has a positive influence on the intention to commit tax evasion. If someone has a great *love for*

money, he will think that money is something very important, so it encourages him to committing acts of tax evasion. This is also in line with research conducted by Dewanta & Machmuddah (2019) found that *love of money* has a positive effect on tax evasion.

H3: *Love of Money* has a positive effect on intention to commit tax evasion

Research Methods

This research used a quantitative approach using primary data. The primary data was collected and obtained by researchers directly from the data source by distributing questionnaires to respondents in the form of a *google form*. The process of distributing questionnaires is carried out by provide questions to ask students as mandatory candidates tax and then answered by the respondent according to his opinion.

Place and Time of Research

This research was conducted at the Sarjanawiyata Tamansiswa University, Yogyakarta. The location was chosen because the researchers used active study program students Accounting, Faculty of Economics, Sarjanawiyata Tamansiswa University, Yogyakarta as a research object. The time for conducting the research was one month in 2023.

Population, Sample, and Sampling Techniques

Population is a general area consisting of subjects or objects has certain characteristics that have been determined by researchers to be studied and then conclusions are drawn (Majid & Kurnia, 2020). Population used in this research were active students of the Accounting Study Program, Faculty of Economics Sarjanawiyata Tamansiswa University class of 2020, 2021 and 2022.

The sample is part of the number and characteristics of the population (Ramadhani & Wiwisata, 2020). The sample in this study was part of active student population of the Accounting Study Program, Faculty of Economics, Sarjanawiyata Tamansiswa University class of 2020, 2021 and 2022. Sampling was only carried out on students from the 2020, 2021 and 2022 classes of the Accounting Study Program, Faculty of Economics, Sarjanawiyata Tamansiswa University, because accounting students were considered capable of representing the perceptions of prospective taxpayers regarding tax compliance. Most of the students in this class have also taken student affairs courses which study the teachings of Tamansiswa, one of which is the teachings of the *tri pantangan* and have taken taxation courses, so it is assumed that students already know about taxes.

The sampling technique for this research is convenience sampling. According to Wardani & Kartikasari (2020) convenience sampling is a collection technique The sample was carried out randomly taking into account ease of reach researcher.

Instrument Development

Research instruments are tools used to measure natural phenomena and observed social activities (Sugiyono, 2019). More precisely, all these phenomena are called research variable. The instruments in this research were used to produce data Accurate. The Likert scale is used to measure attitudes, opinions and perceptions a person or group of people towards social phenomena (Sugiyono, 2019). The variables used in this study were measured using a 5 point likert scale starting from strongly agree, agree, neutral, disagree and strongly disagree. Respondents will choose one answer to the question given.

Tabel 2 Operational Definition and Indicator Variables

Variable	Operational definitions	Indicator	Question	+/-
Understanding The Teachings Of Tamansiswa <i>Tri Pantangan</i> (X1)	Understanding the teachings of Tamansiswa <i>tri pantangan</i> is a condition for someone to understand one of Ki Hadjar Dewantara's	Prohibition of abusing power	1. I will continue to obey tax regulations even though I have a high position	+
			2. I feel like I have a high position so I feel free not to pay taxes	-
	teachings which contains 3 (three) prohibitions, namely the prohibition on abusing power or authority, the prohibition on abusing finances and the prohibition on violating morality (Wardani et al., 2022).	Prohibition of abusing finances	3. I will use my money as best as possible	+
			4. I will instill an anti-corruption attitude in myself	+
		Prohibition of violating decency	5. As a taxpayer, I will always be honest and comply with the rules	+
			6. In my opinion, taxpayers who understand moral norms will not commit tax evasion	+

Tax Justice (X2)	Tax justice is a distribution of the tax burden between each subject which should be carried out in balance with their abilities, namely in balance with the income received by each tax subject. (Fatimah & Wardani, 2017)	The distribution of the tax burden to taxpayers is balanced	1. The tax burden for each taxpayer is the same regardless of type or source of income	+
		Distribution of the tax burden according to the taxpayer's income	2. I will be subject to higher taxes if my income is higher	+
			3. I am of the opinion that the distribution of the tax burden is in accordance with tax income	+
Variable	Operational definitions	Indicator	Statement	+/-
Love Of Money (X3)	Love of money is the behavior, desires and aspirations of a person or individual towards money (Farhan et al., 2019)	Distribution of the tax burden according to tax capacity	4. I am of the opinion that each type of tax paid is in accordance with the taxpayer's ability to pay	+
		Motivation	1. I am motivated to work hard to earn money	+
		Success	2. Money is a symbol of my success	+
			3. I will do whatever it takes to get money	+
		Important	4. Money is an important factor in my life	+
		Rich	5. With money it is easier for me to get what I want	+
			6. Money can improve my image in society	+
Intention to Commit Tax Evasion (Y)	Intention to commit tax evasion is a taxpayer's tendency to take actions that are against the law to manipulate the	The SPT was not submitted on time	1. I will submit my SPT on time	-
			2. I will submit the SPT flexibly according to the	+

amount of tax owed in order to save on tax payments (Fatimah & Wardani, 2017)		time I have	
	Fabricating the SPT or submitting the SPT incorrectly	3. I will submit a SPT according to complete and correct calculations for all tax objects that I own 4. I will manipulate the SPT on the tax objects that I own	- +

Variable	Operational definitions	Indicator	Statement	+/-
		Do not register or misuse your NPWP	5. I intend to register myself as a taxpayer 6. I will use the NPWP in accordance with the provisions	- -
		Not remitting taxes that have been collected and withheld	7. I will always pay tax according to the actual amount of the tax object that I own 8. I will not pay tax according to the actual amount of the tax object that I own	- +
		Reporting income is lower than it actually is	9. I will not reduce my income in reporting my tax obligations	-

C. RESULTS AND DISCUSSION

Data Quality Test

Validity Test

The validity test is used to measure whether a research questionnaire is valid or not (Andaniawati & Walangitan, 2021). Significance tests are carried out by

comparing calculated r value and table r value. Each item is declared valid if $r \text{ count} \geq r \text{ table}$ (Ghozali, 2018). Based on the results of the validity test using IBM SPSS 25, it was obtained $r \text{ table}$ is 0.1874 with $N = 110$, degree of freedom (df) = $N - 2 = 108$ and $\alpha = 0.05$, so it can be concluded that all the statements in the questionnaire declared valid.

Reliability Test

Reliability is a tool for measuring a research questionnaire indicator of a variable or construct. A variable or construct is said to be reliable or has good reliability if it provides a *Cronbach Alpha* (α) value > 0.70 . Based on the results of the reliability test using IBM SPSS 25, a value was obtained *Cronbach's alpha* for the variable understanding Tamansiswa's *tri pantangan* teachings is 0.810, tax justice of 0.803, *love of money* of 0.829 and intention to commit tax evasion was 0.956. Thus all the variables in the research shows reliability because it has a *Cronbach's alpha* greater than 0.70.

Classical Assumption Test

Normality Test

The data normality test aims to see whether the data or variables are distributed whether this study has a normal distribution or not. The normality test is carried out with using the *Kolmogorov Smirnov* (K-S) test, by making comparisons between probability p and $\alpha = 0.05$. If the probability value $p \geq 0.05$ then the data said to be normal. Based on the results of the normality test in this study, a value was obtained Asymp. signature. (2-tailed) is 0.168, this shows the data is normally distributed because the significance is greater than 0.05

Multicollinearity Test

To detect whether there is multicollinearity in the regression model using Variance Inflation Factor (VIF) and Tolerance Value assessments. If tolerance value ≥ 0.10 and VIF value ≤ 10 , then there is no multicollinearity between independent variable. Based on the test results, the tolerance value for the variable is known understanding of the Tamansiswa *tri pantangan* teachings is 0.143 with a VIF value of 7.002, tax justice variable with a tolerance value of 0.152 and a VIF value amounting to 6.564 and the *love of money* variable with a tolerance value of 0.309 and value VIF is 3,240. From the results obtained it can be concluded that all variables do not experience or multicollinearity does not occur because of all variables has a tolerance value ≥ 0.10 and a VIF value ≤ 10 .

Heteroscedasticity Test

The heteroscedasticity test can be determined using the *Glejser* test. Criteria The test is if the significant probability of each independent variable is > 0.05 , it can be concluded that there is no heteroscedasticity in the model regression, and vice versa if the probability value is < 0.05 then it occurs heteroscedasticity (Ghozali, 2018). Based on the test results, a significance value was obtained from the variable understanding of the Tamansiswa *tri pantangan* teachings of 0.150, variable Tax justice is 0.533, and the *love of money* variable is 0.090. From the results obtained, it can be concluded that all variables show that this does not happen heteroscedasticity because all variables have significant probability values > 0.05 .

Multiple Linear Regression Model Fit Test (F Test)

Tabel 3 Model Fit Test (F Test) Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	5127.500	3	1709.167	196.874	$< .001^b$
Residual	920.243	106	8.682		
Total	6047.743	109			

The results of the F statistical test in this study show that the significance value for the influence of understanding the Tamansiswa teachings of the *tri pantangan*, tax justice, and *love of money* on the intention to commit tax evasion is < 0.001 and value F count is $196.874 > F$ table 2.30. This shows that there are variables independent influence on the intention to commit tax evasion and shows that the model in this research is fit.

Determination Coefficient Test (Adjusted R²)

Tabel 4 Determination Coefficient Test (Adjusted R²) Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.921 ^a	.848	.844	2.946

The coefficient of determination test results show an Adjusted R Square value of 0.844 or 84.4%. This figure means that the variable understanding Tamansiswa's teachings of the *tri pantangan*, tax justice and *love of money* is able to influence the intention to commit tax evasion by 84.4% and the remaining 15.6% is influenced by other factors outside the variables contained in this research.

Statistical Test t

Tabel 5 Statistical Test t Result

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	50.582	1.729		29.261	< .001
Pemahaman Ajaran Tamansiswa <i>Tri Pantangan</i> (X1)	-1.295	.132	-.986	-9.839	< .001
Keadilan Pajak (X2)	-.724	.127	-.552	-5.690	< .001
<i>Love Of Money</i> (X3)	1.005	.079	.873	12.805	< .001

The results of the t statistical test in this study show that the variable understanding Tamansiswa's *tri pantangan* teachings obtained a t count of 9.839 > t table 1.983, standardized coefficient beta -0.986 and a significance level of < 0.001, meaning that the variable understanding Tamansiswa's *tri pantangan* teachings has a negative influence on intention to commit tax evasion.

The tax justice variable obtained t count 5.690 > t table 1.983, standardized coefficient beta -0.552 and a significance level of < 0.001, meaning that the tax justice variable has a negative influence on the intention to commit tax evasion.

The *love of money* variable obtained a t count of 12.805 > t table 1.983, a standardized coefficient beta of 0.873 and a significance level of < 0.001, meaning that the *love of money* variable has an influence on the intention to commit tax evasion.

Discussion

The influence of understanding the teachings of Tamnsiswa's *tri pantangan* intention to commit tax evasion

The first hypothesis in this research is understanding the teachings of Tamansiswa *tri pantangan* against intentions to commit tax evasion. The results of the hypothesis test stated that understanding the Tamansiswa teachings of the *tri pantangan* has a negative effect on intentions commit tax evasion. This is proven through the results of the t statistical value test obtained a significance level value

of < 0.001 with an unstandardized value coefficients (beta) of -1.295. The results of this research are in accordance with the *Theory of Planned Behavior* (TPB) which explains the *tri pantangan* as a normative variable beliefs are a form of motivation to fulfill expectations in the nation and the state so as not to carry out acts that violate the law, such as tax evasion. Someone who has that perception, when there are *tri pantangan*, if implemented and understood properly, there will be harmony in taxation materialized, in this case understanding of the Tamansiswa teachings of the *tri pantangan* will be influencing a person's attitude to obey the applicable rules and prohibitions. Results This research is in line with research conducted by Solikah (2022) and Wardani et al (2022) who say that when students understand well implementing the Tamansiswa teachings of the *tri pantangan* can encourage someone not to have any intention of committing tax evasion.

The influence of tax justice on intentions to commit tax evasion

The second hypothesis in this research is tax justice on intention to do so tax evasion. The results of the hypothesis test state that tax justice has an effect negative towards the intention to commit tax evasion. This is proven through test results t statistical value which obtains a significance level value of < 0.001 with the unstandardized coefficients (beta) value is -0.724. The results of this study are appropriate with the *Theory of Planned Behavior* (TPB) including control beliefs or control beliefs. This belief will build related behavioral control with the intention of carrying out an action. If a taxpayer has perception of justice regarding tax regulations, then behavior to comply with the rules in effect will be even higher. The results of this study are in line with research conducted by Sudiro *et al.*, (2021) and Santana *et al.*, (2020) that tax justice has a negative effect on taxpayers perceptions of evasion tax, this means that the higher the justice of the tax, the lower the level tax evasion.

The influence of love of money on intention to commit tax evasion

The third hypothesis in this research is *love of money* on intention to do so tax evasion. The results of the hypothesis test state that *love of money* has an influence positive towards the intention to commit tax evasion. This is proven through test results t statistical value which obtains a significance level value of < 0.001 with The unstandardized coefficients (beta) value is 1.005. The results of this study are in accordance with attribution theory which explains that a person's behavior or actions can be caused internally which is influenced from within the individual himself. A person's *love of money* attitude comes from within himself. Someone who having a high *love of money* attitude will tend to carry out similar actions

unethical like tax evasion, therefore the greater the *love for money*, the greater the possibility for taxpayers to do so tax evasion. The results of this research are also in line with the research conducted by Putri (2019) and Wardani & Utami (2022) who found that *love of money* has a positive effect on the intention to commit tax evasion.

D. CONCLUSION

Based on the results of research and discussion, it can be concluded that variable understanding the Tamansiswa teachings of the *tri pantangan* and tax justice has a negative effect on the intention to commit tax evasion, while the *love of money* variable has a positive effect on the intention to commit tax evasion. This research using a quantitative approach, using primary data. This research conducted on 110 respondents, namely active students of the Accounting Study Program Faculty of Economics, Sarjanawiyata Tamansiswa University, class of 2020, 2021 and 2022.

Research Limitations

This research was only conducted on 110 active students of the Accounting Study Program Faculty of Economics, Sarjanawiyata Tamansiswa University, class of 2020, 2021, and 2022.

Suggestion

Future research is expected to increase the number of samples and expanding the scope of research so that the results can be more generalized.

E. DAFTAR PUSTAKA

- Aji, A. W., Erawati, T., & Dewi, N. S. (2021). Pengaruh Pemahaman Perpajakan, Love Of Money, Dan Religiusitas Terhadap Keinginan Melakukan Penggelapan Pajak (Studi Kasus Pada Mahasiswa Program Studi Akuntansi Fakultas Ekonomi Universitas Sarjanawiyata Tamansiswa). *AKURAT / Jurnal Ilmiah Akuntansi*, 12(3), 101–113. <https://doi.org/https://doi.org/10.24036/jea.v1i1.88>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Alfaruqi, H. A., Sugiharti, D. K., & Cahyadini, A. (2019). Peran pemerintah dalam mencegah tindakan penghindaran pajak sebagai aktualisasi penyelenggaraan pemerintahan yang baik dalam bidang perpajakan. *ACTA DIURNAL Jurnal Ilmu Hukum Kenotariatan*, 3(1), 113–133.
- Andaniawati, N., & Walangitan, S. (2021). Pengaruh Money Ethics, Ketidakpercayaan Kepada Fiskus dan Diskriminasi Pajak Terhadap Tax Evasion. *Sakuntala*, 1(1), 59–75.
- Asih, N. P. S. M., & Dwiyantri, K. T. (2019). Pengaruh Love Of Money, Machiavellian, dan Equity Sensitivity Terhadap Persepsi Etika Penggelapan Pajak (Tax Evasion). *E-Jurnal Akuntansi*, 26, 1412. <https://doi.org/10.24843/eja.2019.v26.i02.p21>
- Choiriyah, L. M., & Damayanti, T. W. (2020). Love of Money Religiusitas dan Penggelapan Pajak. *Perspektif Akuntansi*, 3(1), 17–31. <https://doi.org/10.24246/persi.v3i1.p17-31>
- Dewanta, M. A., & Machmuddah, Z. (2019). Gender, Religiosity, Love of Money, and Ethical Perception of Tax Evasion. *Jurnal Dinamika Akuntansi Dan Bisnis*, 6(1), 71–84. <https://doi.org/10.24815/jdab.v6i1.10990>
- Dewi, N. K. T. J., & Merkusiwati, N. K. L. A. (2017). Faktor-Faktor Yang Memengaruhi Persepsi Wajib Pajak Mengenai Etika Atas Penggelapan Pajak (Tax Evasion). *E-Jurnal Akuntansi Universitas Udayana*, 18, 2534–2564.
- Farhan, M., Helmy, H., & Afriyenti, M. (2019). Pengaruh Machiavellian Dan Love Of Money Terhadap Persepsi Etika Penggelapan Pajak Dengan Religiusitas Sebagai Variabel Moderasi: *Jurnal Eksplorasi Akuntansi*, 1(1), 470–486. <https://doi.org/10.24036/jea.v1i1.88>
- Fatimah, S., & Wardani, D. K. (2017). Faktor-Faktor Yang Mempengaruhi Penggelapan Pajak Di Kantor Pelayanan Pajak Pratama Temanggung. *Akuntansi Dewantara*, 1(1), 1–14. <https://doi.org/10.29230/ad.v1i1.20>

- Fhyel, V. G. (2018). Pengaruh Keadilan Pajak, Sistem Perpajakan, Diskriminasi, Kemungkinan Terdeteksinya Kecurangan, Pemeriksaan Pajak, dan Tarif Pajak terhadap Penggelapan Pajak. *Skripsi Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta*, 131.
- Fitria, K. I., & Wahyudi, D. (2022). Pengaruh Pemahaman Perpajakan Tentang Tarif Pajak, Sanksi Pajak, Dan Keadilan Pajak Terhadap Persepsi Mahasiswa Mengenai Penggelapan Pajak. *Jurnal KRISNA: Kumpulan Riset Akuntansi*, 14, 35–49.
- Ghozali, I. (2018). *Aplikasi Analisa Multivariate Dengan Program IBM SPSS 25 (IX)*. Badan Penerbit Universitas Diponegoro Semarang.
- Kamela, H. (2020). Pengaruh Faktor-Faktor Theory Planned Of Behaviour (TPB) Terhadap Perilaku Kepatuhan Wajib Pajak: Studi Kasus KPP Palembang Ilir Barat. *Journal of Applied Accounting and Taxation*, 5(2), 201–209.
- Lahengko, A. M. (2021). Analisis Faktor-Faktor Persepsi Mahasiswa Mengenai Etika Atas Penggelapan Pajak (Studi Pada Mahasiswa Jurusan Akuntansi Fakultas Ekonomi Dan Bisnis Universitas Sam Ratulangi). *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 9(2), 506–515.
- Majid, A., & Kurnia. (2020). Pengaruh Penerapan E-system, Sosialisasi, Pengetahuan, dan Sanksi Pajak terhadap Kepatuhan Wajib Pajak Orang Pribadi. *Jurnal Ilmu Dan Riset Akuntansi*, 9(4), 1–24.
- Nurachmi, D. A., & Hidayatulloh, A. (2021). *Gender , Religiusitas , Love of Money , Dan Etika*. 9(1), 30–41.
- Putri, D. K. (2019). Self Assessment System Tax Evasion Variabel Intrinsic Religiosity Love of Money. *Akuntansi Dan Manajemen*, 30(1), 19–36.
- Rahma, A. A., Sari, S. N., & Ka, V. S. Den. (2020). Pengaruh Pemahaman Perpajakan Tentang Tarif Pajak dan Sanksi Pajak Terhadap Persepsi Mahasiswa Mengenai Penggelapan Perpajakan. *Jurnal Pabean*, 2(2), 279–295.
- Ramadhan, D. I. (2019). *Terbitkan Faktur Pajak Bodong, Bapak-Anak Raup Rp 98 M Uang Negara*. DetikNews. <https://news.detik.com/berita-jawa-barat/d-4788608/terbitkan-faktur-pajak-bodong-bapak-anak-raup-rp-98-m-uang-negara>
- Santana, R., Tanno, A., & Misra, F. (2020). Pengaruh Keadilan, Sanksi Pajak Dan Pemahaman Perpajakan Terhadap Persepsi Wajib Pajak Orang Pribadi Mengenai Penggelapan Pajak. *Jurnal Benefita*, 5(1), 113. <https://doi.org/10.22216/jbe.v5i1.4939>
- Sofha, D., & Utomo, S. D. (2018). Keterkaitan Religiusitas, Gender, Lom Dan Persepsi Etika Penggelapan Pajak. *Jurnal Ilmu Manajemen Dan Akuntansi Terapan (JIMAT)*, 9(2), 43–61.

- Sudiro, A. Y. K. I., Bawono, I. R., & Mustofa, R. M. (2021). Effect Of Tax Justice, Tax System, Technology And Information, And Discrimination Of Personal Perspection Of Personal Tax Mandatory About Tax Ethics. *JAK (Jurnal Akuntansi) Kajian Ilmiah Akuntansi*, 8(1), 76–90. <https://doi.org/10.30656/jak.v8i1.2441>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif (Cetakan Ke 2)*. Alfabeta.
- Trisharsiwi, H., Prihatni, Y., Karyaningsih, E. W., & Dkk. (2020). *Ketamansiswaan*.
- Wahidah, F., & Maristyawati, D. (2023). Model of Multicultural Education In Religion As A Strengthening Strategy The Character of Tolerance In Early Childhood. *FALASIFA: Jurnal Studi Keislaman*, 14(01), 12-23.
- Wardani, A. D. K., & Utami, M. (2022). Pengaruh Love Of Money dan Gender Terhadap Niat Melakukan Penggelapan Pajak. *Jurnal Pendidikan Dasar Dan Sosial Humaniora*, 1(5), 1051–1058.
- Wardani, D. K., & Kartikasari, F. (2020). *Wajib Pajak Umkm Dengan Pemahaman Wajib Pajak Sebagai Variabel Intervening the Effect of Socialization Pp 23 / 2018 on Umkm Taxpayer Compliance With an Understanding of*. 5(1), 1–16.
- Wardani, D. K., Prihatni, Y., & Wulandari, A. (2022). Pengaruh pemahaman TRI Pantangan Tamansiswa, sikap moral dan tingkat kepercayaan terhadap niat melakukan penyelewengan pajak. *SOSIOHUMANIORA: Jurnal Ilmiah Ilmu Sosial Dan Humaniora*, 8(2), 212–219. <https://doi.org/10.30738/sosio.v8i2.12832>
- Wardani, D. K., & Rahayu, P. (2020). Pengaruh E-Commerce, Tarif Pajak Terhadap Penggelapan Pajak. *Jae (Jurnal Akuntansi Dan Ekonomi)*, 5(1), 43–49. <https://doi.org/10.29407/jae.v5i1.13915>
- Wijayanti, D. (2018). Pendidikan Anti Korupsi Dalam Perspektif Ajaran Ki Hadjar Dewantara. *Jurnal PPKn*, 6(1), 1252–1263.

Dewi Kusuma Wardani, Lusia Anita Palmalani Maing