THE ANTECEDENTS OF TAX EVASION PERCEPTION WITH A RELIGIOUSITY AS MODERATION

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A r t i c l e I n f o	A b s t r a c t
	Tax evasion is an act of taxpayers who always try to minimize their tax burden by violating the provisions of the tax laws. This study aims to analyze the effect of the self-assessment system, money ethics, and discrimination on the perception of taxpayers by mediating religiosity. The population of this research is individual taxpayers in DKI Jakarta. The primary data used is in the form of questionnaires distributed to 150 respondents (taxpayers), of which 135 questionnaires are returned and can be processed for research results. The sampling technique used in this study is purposive sampling, while the data analysis methods used are descriptive analysis and multiple linear regression analysis. The results of the study show that the self-assessment system has an effect on tax evasion, but money ethics has no effect on tax evasion. This study also concludes that religiosity strengthens the effect of the self-assessment tax system on perceptions of tax avoidance and religiosity does not play a moderating role between money ethics and tax evasion. ***Keywords*** : *Money Ethics, Tax Self Assessment System, Perception of Tax Evasion, Religiosity.*

1. INTRODUCTION

Indonesia attempts to increase and optimize tax sector revenues by strengthening and expanding tax revenues (Farhan et al., 2019; Alisman, Irwan Suharmi, 2019). All state income originating from taxes is used to finance all state expenditures and for the welfare and well-being of the people (Elva Nuraina, 2017). If every taxpayer is aware of their tax obligations, it will certainly increase state revenues because the number of prospective taxpayers is increasing from year to year (Justice & Discrimination, 2017; Merliyana & Saefurahman Asep, 2017).

Taxes are a crucial element in state life, especially for Indonesia, one of the developing countries in Southeast Asia. Indonesia makes taxes a source of income for the state to finance state expenditures and development, such as infrastructure. According to Law of the Republic of Indonesia Number 6 of 1983 concerning General Provisions and Procedures for Taxation, which has been amended several times by Law of the Republic of Indonesia Number 16 of 2009, which explains that tax is a taxpayer's contribution to the

state that is owed by an individual or entity, is coercive based on the law, with no direct compensation and is used for state needs for the greatest prosperity of the people.

Indonesia itself adheres to a taxation system, namely the Self-Assessment System, which encourages people to be more active and aware in making more practical tax payments and reduces the government's duties in collecting taxes. Adopting a self-assessment system requires taxpayers to actively carry out their own calculations and reports to the Tax Service Office (KPP), providing full trust in taxpayers (Pratiwi and Prabowo, 2019).

The Tax Service Office is tasked with providing several facilities for taxpayers in dealing with their tax matters, especially in submitting SPT (Annual Tax Returns). SPT is one of the materials used in reporting taxes owed by taxpayers to the government regarding state revenues related to the taxation sector. Differences in interpretation between taxpayers (WP) who apply the self-assessment system and the Directorate General of Taxes regarding the amount of tax that must be paid cause different perceptions between taxpayers, giving rise to tax violations. The success of this system will not occur if the community does not have a high level of awareness regarding taxation. The low level of awareness of taxpayers raises various tax problems, one of which is tax evasion. A tax collection system that gives taxpayers the authority to determine for themselves the amount of tax owed each year in accordance with the tax laws that apply in this system. The initiative and activities to calculate and collect taxes are completely in the hands of the official taxpayer (2019).

According to research conducted by (Dharma & Ardiana, 2016), which quoted a statement from former Minister of Finance Agus Martowardojo, there are thousands of multinational companies that do not carry out their obligations to the state. Tax avoidance is an effort to minimize the tax burden by using applicable regulations. On the one hand, tax avoidance is legally permissible as long as it complies with the provisions of existing laws, but on the other hand, tax avoidance is also undesirable because it is considered to be detrimental to state revenues because most of the purpose of tax avoidance in companies is to divert tax payment funds for paying company debts. This is used as one of the phenomena in this study.

The love of money is a factor in tax evasion. Money ethics is a person's view of money. The nature of money ethics is usually possessed by people who place a higher importance on money and are less ethically sensitive than people who have low money ethics. The love of money, and high interest in money, provide motivation for a person to take any action to get a lot of money--someone who is mentally more involved in unethical behavior in the organization than people who have low interest in money (Ganinda et al. 2020).

Regarding tax evasion, discrimination is seen or considered to be the most justified or reasonable in certain cases, for example, when the tax system has been unfair and the taxes collected from the community are wasted or cannot be used properly, or if a policy has been implemented but only benefits certain parties.

2. LITERATURE REVIEW

Theory of Reasoned Action Model

Regarding the theory of the Reasoned Action Model (TRA model), Lukman (2016) stated in his journal that "the TRA model finds its origins in the field of social psychology." This model was developed by Fishbein and Ajzen in Law (2010) and re-developed in Lukman (2016:204), stating that a person's behavior is determined by its behavioral intention to perform it. This intention itself is determined by the person's attitudes and his subjective norms towards the behavior. Lukman (2016) explained attitude as an attitude towards behavior that is expressed in individual positive or negative feelings in action. This is determined through an assessment of a person's beliefs regarding the consequences arising from behavior and an evaluation of the desirability of the consequences. Formally, the overall attitude can be assessed as the accumulation of an individual's assessment of the desirability of certain consequences for all the expected consequences of his behavior. Meanwhile, subjective norms are defined as individual perceptions of important people to think about when carrying out their thinking. The contribution of opinion from each referral is being considered with the motivation that someone must fulfill the referral's wishes. Therefore, overall subjective norms can be expressed as the sum or accumulation of certain perceptual motivational assessments for an individual for all relevant references.

Attribution Theory

Attribution theory describes a person's communication as trying to understand, assess, and conclude the cause of an event according to his perception. This theory states that when individuals observe someone's behavior, they try to determine whether it is internally or externally generated. Internally caused behavior is

behavior that is believed to be under an individual's own personal control, for example, ability and knowledge. Meanwhile, externally caused behavior is behavior that is influenced by things outside, meaning that individuals will be forced to behave due to situations, for example, opportunities and the environment (Razif & Rasyidah, 2019). Taxpayer ethics is an internal factor that causes taxpayers to commit tax evasion. When related to attribution theory, dispositional attribution assumes that a person's behavior originates from internal factors such as personality traits, motivation, or abilities that influence ethical awareness. A person's belief and moral obligation is that they must be honest in carrying out tax transactions (Pratama, Musmini, and Wahyuni 2020).

Money Ethics

Money is an instrument of trading and measurement of value. Money ethics is a person's way in assessing money in his life. According to Choiriyah and Damayanti (2020), love of money is a person's attitude and understanding towards money, as well as an individual's desires and aspirations for money, which will result in negligence and ignoring the moral values they have. **Self Assessment Tax System**

The tax collection system (Tax System) is also one of the important elements that support the success of a country's tax collection. The Self-Assessment Tax System is a tax collection system or method in Indonesia that is currently in effect according to the Tax Law. Based on Law No. 10 of 1994, which discusses and regulates all matters relating to the subject and object of tax in Indonesia, there are three types of tax collection systems:

1. The Self-Assessment System is one of the tax collection systems used in Indonesia. This system requires taxpayers to calculate, pay, and report their own tax burden to the Tax Service Office (KPP), or you can also use an online system at www.djp.go.id. An example of tax collection in Indonesia that uses a self-assessment system is corporate income tax (PPh) article 211. The characteristics of the self-assessment tax collection system are as follows:
    a. The taxpayer determines the amount of tax payable himself.
    b. Taxpayers play an active role in completing their tax obligations, starting with calculating, paying, and reporting taxes.
    c. The government does not need to issue a tax assessment letter unless the taxpayer is late reporting, is late paying the tax owed, or there is a tax that the taxpayer should have paid but has not.
2. The Official Assessment System is a tax collection system that gives the authority to determine the amount of tax owed to the tax authorities or tax officials as tax collectors. In the official assessment tax collection system, taxpayers are passive and the tax payable only arises after the tax assessment letter is issued by the tax authorities. This tax collection system can be applied to the settlement of land and building tax (PBB) or other types of local taxes.
    The following are the features of the official assessment tax system:
    a. The amount of tax owed is calculated by the tax official.
    b. Taxpayers are passive in their tax calculations.
    c. Tax payable exists after the tax officer calculates the tax payable and issues a tax assessment letter.
    d. The government has full rights in determining the amount of tax that must be paid.
3. The Withholding System is the taxation system that calculates the amount of tax carried out by a third party who is neither a taxpayer nor a tax officer. An example of a withholding system is a system of deducting employee income that is carried out by the treasurer of the relevant agency. Thus, employees no longer need to go to the KPP to pay the tax. The types of taxes that use the withholding system in Indonesia are PPh Article 21, PPh Article 22, PPh Article 23, final PPh Article 4 paragraph (2), and VAT.
    The implementation of the self-assessment system by the Directorate General of Taxes provides complete confidence to the public or taxpayers in fulfilling their tax obligations in accordance with the democratic principles that apply in Indonesia. By implementing this system, it is hoped that the public or taxpayers will be able to calculate and report their taxes well and honestly, increasing the personal responsibility of each taxpayer.

Religiosity

Religiosity refers to the level of individual interest in religion. This causes individuals to live and internalize their religious teachings so that they influence all actions and views of each individual. Religion is believed to be able to control individual behavior from unethical attitudes and an individual's belief in a strong
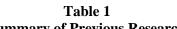
religion is expected to be able to prevent illegal behavior through feelings of guilt in terms of tax evasion (Sataloff, Johns, and Kost 2016).

Perception

Perception, according to Stephen P. Robbins (2017: 203), is the process by which individuals organize and interpret their sensory impressions to give meaning to their environment. Perception can also be interpreted as a person's picture of an object that is the focus of the problem being faced. Therefore, perception can be assessed as a process taken by individuals to organize and interpret their sensory impressions in order to give meaning to the environment. However, what constitutes one's perception may differ from objective reality. Because people's behavior is based on their perception of reality and not on reality itself, perception is also very important to study in organizational and professional behavior. The interpretation of an individual on an object that he sees will be strongly influenced by his own personal characteristics, including attitudes, motives, interests, past experiences, and expectations. Unsatisfied needs or motives will have a strong influence on their perceptions. The target's movement, sound, size, background, proximity, likeness, and other attributes shape the way we perceive it. For example, a picture or painting can be seen from different points of view by different people. In addition, adjacent objects will be perceived together as well.

Table 1
Summary of Previous Research

No	Title and Name of Researcher (Year)	Research Variables	The Results of Research
1	The Mediating Role of Adoption of anElectronic Tax System in the Relationship between Attitude towards Electronic TaxSystem and TaxCompliance Night, S. & Bananuka, J.(2019).	a. Electronic tax system b. Tax Attitude c. Tax compliance	The results of this study show that adopting an electronic tax system is a partial mediator in the relationship between attitudes toward the electronic tax system and tax compliance. The results further show that adoption of the electronic tax system and attitudes towards the electronic tax system are significantly related to tax compliance.
2	Investigating the Effect of PublicTrust on Tax Compliance Haning, M. T.,Hamzah, H. and Tahili, M. H.(2019)	a. Public Trust b. Power of Tax c. Tax Compliance	The results of the study show that power has a positive and significant effect on taxpayer's public trust. We also find that trust has a positive and significant effect on public trust in taxpayers. In addition, power and trust have a positive and significant effect on the taxpayer's public trust simultaneously.
3.	The Influence of Money Ethics on Tax Evasion with Religiosity, Gender, and Materialism as Moderating Variables Hafiz (2016)	Independent Variable: Money Ethics Dependent Variable: Tax evasion Moderating Variables: Religiosity, Gender, Materialism	1) Money ethics has a significant effect on tax fraud 2) International religiosity moderates the influence of money ethics on tax fraud 3) Extrinsic religiosity does not moderate the influence of money ethics on tax fraud 4) Gender moderates the influence of money ethics on tax fraud 5) Materialism moderates the influence of money ethics on tax fraud

4.	The Effect of Money Ethics on Tax Evasion with Intrinsic Religiosity and Materialism as Moderation D. Nuraprianti. Kurniawan A danumiyati. (2019)	Independent Variable: The influence of money ethics Dependent Variable: Tax Cheating (Tax Evasion) Moderation: Intrinsic Religiosity and Materialism	1) Money ethics have a positive effect on tax fraud 2) Intrinsic religiosity does not moderate the influence of money ethics on tax fraud 3) Materialism does not moderate the influence of money ethics on tax fraud
5.	Influence of Self-Assessment System, Money Ethics, and Tax Information Technology on Corporate Taxpayers Regarding Tax Evasion (case study at KPP Pratama Langsa) Razif & Rasyidah (2019)	Independent Variables: Effect of Self- Assessment, Money Ethics and Tax Information Technology Dependent Variable: Corporate Taxpayer regarding Tax Evasion	1) The self-assessment system has a negative effect on corporate taxpayers' perceptions of tax evasion. 2) Money ethics have a positive effect on the perception of corporate taxpayers regarding tax evasion 3) Technology and information have a positive effect on the perception of corporate taxpayers regarding tax evasion

Source: Data Processed, 2023.

The Influence of Money Ethics on Tax Evasion

Money ethics is a person's view of money. Someone who has high money ethics is also called a love of money, so that person will have a higher interest in money and is ethically less sensitive than someone who has low money ethics. According to Tang & Chiu (2013) in the journal (Razif & Rasyidah 2019), people who have a high love of money are motivated to take any action in order to earn more money, so they tend to be more vulnerable to tax evasion.

Someone will always hope to have a lot of money so they can do anything. It can also mean that a person might do anything to save money, including when it comes to paying taxes. The higher the love of money that a person has, he will do anything to suppress expenses for paying taxes, one of which is through improper and unethical means. With regard to the theory of planned behavior, individuals who are highly motivated by money will feel that tax evasion is an ethical act or perceive that tax evasion is an acceptable action. This statement is in line with research conducted by Mawarista (2020), which stated that money ethics influences taxpayer perceptions of tax evasion. Meanwhile, the research conducted by Choiriyah and Damayanti (2020) is different from the previous research; it stated that the love of money had no effect on tax evasion. Based on the description above, the hypothesis in this study is as follows:
H1: Money Ethics have a significant and positive effect on Tax Evasion

The Influence of the Self-Assessment Tax System on Tax Evasion

Indonesia uses a self-assessment tax system as a tax collection system. This system is expected to increase taxpayer awareness of paying the tax owed so that the target of tax revenue that has been set can be met. However, in reality, the self-assessment tax system can create or provide opportunities for taxpayers to carry out unethical activities. If the self-assessment tax system is carried out in accordance with the procedures and regulations that apply, it will produce optimal taxes. On the contrary, if the awareness of the taxpayer is lacking, the self-assessment tax system will not be effective and can provide opportunities for taxpayers to commit tax evasion.

According to D. K. Putri (2019), factors such as attitudes, subjective norms, and perceptions of behavioral control can predict taxpayer intentions in implementing the tax collection system in Indonesia, namely, the self-assessment system. If the effectiveness of implementing this system is higher, it is hoped that tax evasion will be lower. The link with the theory of planned behavior states that the more effective the implementation of the self-assessment system is, the more aware the taxpayer is of paying taxes so the taxpayer tends to commit tax evasion. This statement is in line with research conducted by Dini Damayanti and Paulus (2017), which states that the self-assessment system influences the perception of taxpayers in acts of tax evasion. Whereas, research conducted by Putri (2019) stated that the self-assessment system has a negative effect on tax evasion. Based on the description above, the hypothesis in this study is as follows:

H2: Self-assessment tax system has a significant and positive effect on Tax Evasion.

Religiosity Strengthens Money Ethics on the Perception of Tax Evasion

The definition of religiosity is someone's commitment to embrace religion with spiritual goals. According to (D. Nuraprianti. et al., 2019), religiosity is believed to control one's behavior. Someone who has high religiosity is able to control his behavior so as not to commit tax fraud. The role of religiosity in strengthening the influence of money ethics on perceptions of tax evasion has already existed in previous research; in this research, the researcher examined how religiosity plays a role in the relationship between money ethics and perceptions of tax. Based on the description above, the hypothesis in this study is as follows:
H3: Religiosity strengthens the effect of Money Ethics on Tax Evasion

Religiosity Strengthens the Self-Assessment Tax System on Perceptions of Tax Evasion

The self-assessment tax system is expected to be able to control one's behavior. Someone who has high religiosity is able to control their behavior so as not to commit tax fraud. The role of religiosity in strengthening the influence of the self-assessment tax system on the perception of tax evasion has already existed in previous research; in this research, the researcher examined how religiosity plays a role in the relationship between money ethics and tax perception. Based on the description above, the hypothesis in this study is as follows:
H4: Religiosity strengthens the influence of the Self-Assessment tax system on Tax Evasion

3. RESEARCH METHODS

According to Sugiono (2018, p.35), the object of research is a scientific target to obtain data with a certain purpose and use an objective, valid, and realistic approach to a certain variable. The object of this research is the perception of individual taxpayers regarding the self-assessment system, money ethics, and religiosity on tax evasion.

The type of research used is quantitative research using associative analysis methods. According to Sugiyono (2018, p.23), quantitative methods can be interpreted as research methods based on the philosophy of positivism, used to research certain populations or samples, collect data using research instruments, and conduct quantitative/statistical data analysis with the aim of describing and testing established hypotheses. This research also uses an associative approach since the author wants to know and test whether or not there is an influence between the independent variables, namely the self-assessment system, money ethics, and discrimination, on the dependent variable, namely the taxpayer's perception of tax evasion. Then, this data will be processed using software to produce empirical information that is useful for verifying the relationship between variables in the research hypothesis.

Data Collection Technique

In collecting data for this study, the researchers use primary data collection techniques, as this research will use a questionnaire as a data source obtained directly from respondents. The data collection technique is carried out by giving a set of questions or written statements to respondents to answer, and then the results will be selected and entered into Microsoft Excel. The data processing is carried out using IBM SPSS version 25. This research also uses documentation with data reference sources from books, articles, and journals related to this research.

The measurement method in this research is done using a Likert scale. According to Sugiyono (2018, p158), the Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena. In this research, the social phenomenon has been specifically determined by researchers, hereinafter referred to as research variables. Using a Likert scale, the variables to be measured are translated into indicator variables. The indicators, then, are used as benchmarks for compiling instrument items which can be in the form of statements or questions.

Research Sample

According to Sugiyono (2018, p139), a sample is part of the number and characteristics of the population. It is non-probability sampling, where the sampling technique used does not provide an equal chance for each element or member of the population to be selected as a sample. This research uses purposive

sampling, namely determining the sample using certain research; for example, the sample in this research is Individual Taxpayers (WPOP) who work in DKI Jakarta.

This research uses quantitative methods, a type of research carried out with a quantitative approach and data. According to Sujarweni (2018), quantitative research is a type of research that produces discoveries that can be achieved using statistical procedures. Meanwhile, the type of research used in this research is comparative causal research, which is included in the associative or relationship section. According to Sujarweni (2018), associative research aims to determine the relationship between two or more variables and their influence. Meanwhile, according to Hartono (2018), associative or relationship hypotheses can be reclassified into correlation hypotheses and causal hypotheses.

According to (Ghozali, 2018), primary data is data obtained directly from the object under study, either from individual objects (respondents) or an agency that deliberately collects data from other agencies or bodies for research purposes from users. Observation is the systematic observation and recording of symptoms that appear on the research object.

4. RESULT AND DISCUSSION

Descriptive Statistics

Numerically, descriptive data analysis was carried out by providing an overview or description of the data based on the minimum value, maximum value, mean value, and standard deviation of each of the variables studied.

Table 2
Statistical Descriptive Table

N		Minimum	Maximum	Mean	Std. Deviation
MON_ETH	135	16	30	27.13	2.647
SEF_ASS	135	15	29	26.87	2.535
RELIGIUS	135	14	25	23.44	1.182
TAX_EVA	135	17	30	28.13	2.135
Valid N (listwise)	135				

Source: SPSS Output 25 (2023)

The results of the study show that there are 135 observations. Of the 135 observations, the smallest value for money ethics is 16, while the largest is 30. The average of money ethics is 27.13, with a standard deviation of 2.647. Meanwhile, the smallest value for Self-Assessment is 15, and the largest is 29. The average of Self-Assessment is 26.87, with a standard deviation of 2.535. The smallest value for Religiosity is 14, while the largest is 25. The average of Religiosity is 23.44, with a standard deviation of 1.182. The smallest value for Tax Evasion is 17, while the largest is 30. The average of Tax Evasion is 28.13, with a standard deviation of 2.135.

Data Analysis and Discussion

Table 2
Results of Multiple Regression Analysis (No Moderation)

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.062	3.312		3.959	.000
	MON_ETH	1.183	1.058	.102	1.425	.156
	SEF_ASS	1.820	1.065	.893	6.429	.000
	RELIGI US	.165	.135	.036	.799	.003

a. Dependent Variable: TAX_EVS

TAX_EVS = 3.062 + 1.183 MON_ETH + 1.820 SEF_ASS + 0.165 RELIGIOSITY

The regression equation above shows the following information:

1. The constant value is 3.062. These results indicate that if the value of all independent variables is 0, then the Tax Evasion value will be 3.062.
2. The value of the regression coefficient of the Money Ethics variable is 1.183. These results show that if Money Ethics increases by one unit, Tax Evasion will increase by 1.183 units, assuming other variables remain constant.
3. The regression coefficient value of the Self -Assessment variable is 1.820. These results show that if Self-Assessment increases by one unit, Tax Evasion will increase by 1,820 units, assuming other variables remain constant.
4. The value of the regression coefficient for the Religiosity variable is 0.165. These results show that if Religiosity increases by one unit, Tax Evasion will increase by 0.165 units, assuming other variables remain constant.

Table 3
Results of Regression Analysis with Moderation

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	11.365	40.486		-2.827	.005
	MON_ETH	5.286	1.389	6.517	3.805	.000
	SEF_ASS	.321	.452	.377	.710	.479
	RELIGIUS	5.461	1.726	3.028	3.163	.002
	MONETH_RELGS	1.223	1.059	7.332	3.760	.000
	SELFASS_RELGS	.034	.020	1.142	1.728	.086

a. Dependent Variable: TAX_EVS

TAX_EVS = 11,365 + 5,286 MON_ETH + 0,321 SEF_ASS + 5,461 RELIGIOUSITY + 1,223 MONETH*RELIGIOUSITY+ 0.034 SELFASS*RELIGIOUSITY

The regression equation above shows the following information:

1. The constant value is 11.365. These results indicate that if the value of all independent variables is 0, then the Tax Evasion value will be 11.365.
2. The value of the regression coefficient of the Money Ethics variable is 5.286. These results indicate that if Money Ethics increases by one unit, then Tax Evasion will increase by 5.286, units assuming other variables are constant.
3. The regression coefficient value of the Self-Assessment variable is 0.321. These results indicate that if the Self-Assessment increases by one unit, Tax Evasion will increase by 5.461, units assuming other variables are constant.
4. The value of the regression coefficient for the Religiosity variable is 5.461. These results indicate that if Religiosity increases by one unit, then Tax Evasion will increase by 5.461 units, assuming other variables are constant.
5. The value of the regression coefficient of the Money Ethics variable moderated by Religiosity is 1.223. These results indicate that if Money Ethics moderated by Religiosity increases by one unit, then Tax Evasion will increase by 1.223 units, assuming other variables are constant.
6. The regression coefficient value of Self-Assessment moderated by Religiosity variable is 0.034. These results indicate that if the Self-Assessment moderated by Religiosity increases by one unit, Tax Evasion will increase by 0.034 units, assuming other variables are constant.

The Influence of Money Ethics on Tax Evasion

Based on the results of the study, it appears that Money Ethics have no effect on Tax Evasion. These results support research conducted by Choiriyah and Damayanti (2020) and Hanning et al. (2019), who state that Money Ethics have no effect on tax evasion. People will always hope to have a lot of money to be able to do anything. Thus, they will also do anything to save their money, including when it comes to paying taxes. Someone with higher money ethics and a love of money will try to suppress expenses for paying taxes, even if they have to use improper or unethical means of money. With regard to the theory of planned behavior, individuals who are highly motivated by money will feel that tax evasion is an ethical act or perceive that tax evasion is an acceptable action.

The Influence of the Self-Assessment Tax System on Tax Evasion

The research results show that the Self-Assessment System has an effect on Tax Evasion. This statement is in line with research conducted by Dini Damayanti and Paulus (2017) and Paramitha et al. (2020), stating that the self-assessment system influences the perception of taxpayers in acts of tax evasion. The link with the theory of planned behavior states that the more effective the implementation of the self-assessment system is, the more aware the taxpayer is of paying taxes, so the taxpayer tends to commit tax evasion. If the self-assessment tax system is carried out in accordance with the procedures and regulations that apply, it will produce optimal taxes, and vice versa, if the awareness of the taxpayer is lacking, the self-assessment tax system will not be effective and can provide opportunities for taxpayers to commit tax evasion.

Religiousity Strengthens Money Ethics on the Perception of Tax Evasion

Based on the results of the study, there is no role of religiosity in strengthening the effect of money ethics on the perception of tax evasion. The researchers concluded that religiosity cannot moderate the relationship between money ethics and tax perceptions. The results of this study do not support research by Putri (2019) and Pratama et al. (2020), who stated that religiosity strengthens the influence of money ethics on perceptions of tax evasion. The level of religiosity of a taxpayer, as seen from obedience and fear of God as moderating variables in this study, can strengthen the effect of money ethics on perceptions of tax evasion. Thus, if an individual taxpayer whose personality is obedient to his God, it can be interpreted that this research will pay attention to the ethics of money in the perception of tax evasion.

Religiosity Strengthens the Self-Assessment Tax System on Perceptions of Tax Evasion

The results of the study show that religiosity strengthens the effect of the self-assessment tax system on perceptions of tax evasion. The self-assessment tax system is expected to be able to control one's behavior. Someone who has high religiosity is able to control his behavior so as not to commit tax fraud. These results support Putri's research (2019), which states that there is a role for religiosity in strengthening the self-assessment tax system on the perception of tax evasion. The role of religiosity in strengthening the effect of the self-assessment tax system on perceptions of tax evasion already exists in previous studies, and in this study, the researchers are interested in examining how religiosity relates to money ethics and perceptions of tax.

5.   CONCLUSION

The results of this study indicate that money ethics have no effect on tax evasion. This study also concludes that religiosity has no role in moderating the relationship between money ethics and tax evasion. The research results also show that the self-assessment system has an effect on tax evasion. Based on the results of the study, it appears that religiosity strengthens the effect of the self-assessment tax system on the perception of tax evasion. The link with the theory of planned behavior states that the more effective the implementation of the self-assessment system is, the more aware the taxpayer is of paying taxes, so the taxpayer tends to commit tax evasion.

This study has limitations which include:
a.   The population in this study is individual taxpayers in the province of DKI Jakarta. It is best if there is diversity in the characteristics of respondents who answer the questionnaire, as respondents in this study also involve several other provinces in Indonesia, such as West Java, East Java, South Sumatra, and others.

b. This study has not been able to capture the phenomenon of religiosity variables properly since our beloved country, Indonesia, has several beliefs and religions recognized according to the law. However, this study assumes that religion is not different due to the existence of diversity.

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