



DIJEFA:
**Dinasti International Journal of
Economics, Finance & Accounting**

E-ISSN: 2721-303X
P-ISSN: 2721-3021

<https://dinastipub.org/DIJEFA> ✉ dinasti.info@gmail.com ☎ +62 811 7404 455

DOI: <https://doi.org/10.38035/dijefa.v6i3>
<https://creativecommons.org/licenses/by/4.0/>

The Effect of Love of Money And Tax Discrimination on Individual Taxpayers' Perceptions of Tax Evasion With Religiosity As A Moderating Variable

Chairunnisa Nur Azizah^{1*}, Dahlia Tri Anggraini².

¹Universitas Muhammadiyah Jakarta, Tangerang Selatan, Indonesia, chairunnisanrazzh28@gmail.com

²Universitas Muhammadiyah Jakarta, Tangerang Selatan, Indonesia, d.trianggraini@umj.ac.id

*Corresponding Author: chairunnisanrazzh28@gmail.com

Abstract: This study aims to analyze the effect of love of money and tax discrimination on individual taxpayers' perceptions of tax evasion with religiosity as a moderating variable. The population of this study are taxpayers registered at KPP Pondok Aren. Based on purposive sampling, 100 respondents were used as samples in this study. This research is a quantitative research with survey method. This research data was processed using SmartPLS 4.1 software. The results showed that love of money and discrimination have a significant positive effect on tax evasion. Religiosity has a significant negative effect on tax evasion. Religiosity is not able to moderate the effect of Love of Money on Tax Evasion. Religiosity is not able to moderate the effect of Discrimination on Tax Evasion.

Keyword: Love of Money, Tax Discrimination, Religiosity, Tax Evasion.

INTRODUCTION

The state derives the largest revenue from taxes compared to other sources of revenue. This makes taxes a crucial element for the functioning of a country. Without tax contributions, the survival of the state will be threatened (Yuliani, 2019). State revenues obtained through tax collection are utilized to pay off the costs required in state spending and national development. For example, for the construction of public facilities, among others: roads, schools, health centers and hospitals. Not only that, the use of taxes is intended to finance infrastructure development, education, health services, compensation for civil servants, and the construction of other public facilities. With more taxes collected, more infrastructure and facilities can be built. Despite this, many people still consider taxes a burden because it reduces the income they receive. Also because the benefits of taxes received by the state are not always directly felt by the people who have paid the tax (Veronika & Saleh, 2019).

The lack of awareness that people have to make tax payments can cause non-compliance with tax payments so that various problems occur, such as tax evasion which we commonly know as tax evasion. Based on the explanation expressed by Mardiasmo (2018) tax evasion is an act in which a taxpayer tries to reduce his tax obligations, but violates the legal provisions governing it. According to Reskino (2014) in (Tulalessy & Loupatty, 2023) tax evasion is

usually motivated by the view that taxes are a burden that can reduce individual economic welfare.

An example of a tax evasion case is cited in the Jambi Attorney General's Office, an oil boss with the initials AT who was registered as a Taxable Entrepreneur (PKP) deliberately misused tax invoices from March 2019 to July 2019 with a total embezzlement of IDR 3.5 billion. Quoted in CNN news, the officer of the Samosir Police Traffic Unit, the late Bripka AS, an honorary employee with the initials ET and three other people at UPT Samsat Pangururan Samosir, North Sumatra embezzled motor vehicle taxpayer money worth IDR 2.5 billion. The Banten Directorate General of Taxes (DGT) successfully uncovered a tax evasion case involving a company director with the initials DA. The suspect is alleged to have harmed the state by Rp 511 million by using fake invoices and not reporting some of his company's sales.

In this research, researchers will utilize The Theory of Planned Behavior. This theory is very relevant to this research because one of the factors, namely, attitude toward is related to love of money and tax discrimination. This shows that individuals tend to consider the positive and negative consequences of a behavior in terms of tax evasion.

This study aims to determine the effect of love of money, tax discrimination on the perception of individual taxpayers regarding tax evasion with religiosity as a moderating variable. This research is expected to broaden the reader's understanding of the factors that can influence (both increase and decrease) tax evasion, such as love of money, discrimination, and religiosity according to the perceptions of taxpayers so that readers will better understand and provide awareness so as not to commit tax evasion. . This research is expected to be able to assist KPP in designing more effective strategies to improve tax compliance. The results of this study can be used as evaluation material in formulating fairer tax policies and encouraging increased tax awareness in the community and can improve performance in serving taxpayers.

Theory of Planned Behavior

The Theory of Planned Behavior (TPB) developed by Ajzen in 1985 adds the factor of perceived behavioral control. This theory is used to evaluate a person's intention to behave, which serves as a predictor of behavior. This theory highlights the relationship between individuals' attitudes and their behavior in response to various situations. According to TPB, a person's attitude is not only influenced by internal factors, but also by perceptions of the surrounding behavior, which in turn can affect their intentions and actions (Tulalessy & Loupatty, 2023). Theory of planned behavior was developed as a basis for conceptually assessing the reasons behind human behavioral decisions, which can be influenced both by internal individual factors and by the surrounding environment (Randiansyah et al., 2021).

The onset of intention to behave is determined by : Normative beliefs are social pressures that influence a person in deciding whether to do or not to do a behavior. Behavior Control Beliefs about factors that support or inhibit the behavior shown, as well as perceptions of how much influence these factors have on that behavior. Behavior Beliefs include the belief that performing a certain behavior will produce a certain result or consequence. In addition to beliefs about the results that will be achieved, individuals also evaluate whether these results are positive or negative.

Perception

Perception is information or assumptions that a person has based on past experiences he has experienced, as well as his desire to make decisions which are also influenced by information from other people. According to Supriyono (2018) perception is the process of interpreting and understanding information received from the environment. Perceptions of tax

evasion here refer to evaluative attitudes or views towards legal violations related to tax evasion.

Tax Evasion

Tax evasion is a criminal offense that involves manipulation by the perpetrator and tax transactions to obtain illegal tax savings (Suryaputri & Averti, 2019). Acts of tax evasion that can be committed by taxpayers include deliberately not reporting all of their income or reporting taxes with an amount that does not match the actual. Examples can include not filling out or reporting the Tax Return (SPT) properly, correctly, and completely, not maintaining accurate financial records, ignoring tax payments that should be deposited and misusing the Taxpayer Identification Number (NPWP).

Love of Money

Love of money is an individual's love of money, where every action taken is based on money. Love of money refers to a person's subjectivity in interpreting the meaning of money in life. Money is considered important because it can be used to fulfill needs and desires. Taxpayers who have a strong love of money tend to use various methods to reduce tax expenditures, even by violating existing tax regulations (Choiriyah & Damayanti, 2020).

A person with a positive mindset about the love of money usually sees it as a tool to fulfill daily needs, provide positive feedback that makes one feel valued, and a measure of one's success. From a negative perspective, the love of money raises concerns that money can influence a person's thinking, perception and behavior to be unethical which can lead to moral and ethical violations. Tang and Chiu (2003) argue that the concept of love of money is closely related to the concept of greed.

Tax Discrimination

According to Law No. 39 of 1999 on Human Rights Article 1 paragraph (3), discrimination is defined as a form of restriction, harassment, or exclusion that is either directly or indirectly based on differences between people related to religion, tribe, race, ethnicity, group, class, social status, economic status, gender, language, and political beliefs. Discrimination refers to unfair treatment of individuals or groups based on certain factors, generally categorical or specific attributes, such as race, ethnicity, religion, or status in social class (Paramitha et al., 2020).

Discrimination refers to differences in services provided by the government or tax officials to certain taxpayers, based on the characteristics possessed by these taxpayers (Putri et al., 2020). Tax discrimination is generally used to describe the actions of the dominant majority against the weak minority, so it can be concluded that this behavior is unethical and undemocratic (Tyas et al., 2023).

Religiosity

Religiosity is a belief in God with a level of attachment that reflects the practice of religious teachings through the practice of religious dimensions in everyday life (Hakki et al., 2023). Religiosity is defined as the level of individual belief in religious values and ideals that are lived and practiced. Religiosity reflects belief in God accompanied by a commitment to follow the principles believed to come from Allah SWT (Permata Sari et al., 2020). A person who adheres to religious beliefs can apply positive ethical values in his daily life. This will prioritize religious values gained from experience. Therefore, if individuals have high religiosity, obedience in religion will be well maintained, so that it can control negative behavior such as tax evasion.

The Effect of Love of Money on Individual Taxpayer Perceptions of Tax Evasion

Love of money is one of the factors that have an impact on encouraging individuals to engage in fraudulent behavior such as tax evasion. The love of money attitude is also related to the theory of planned behavior because this attitude can accompany individual beliefs about the consequences of tax evasion behavior. In research (Tulalessy & Loupatty, 2023), (Rismauli et al., 2023), (Amelia et al., 2022) prove that tax evasion is accompanied by the level of individual love for their money (love of money).

H1 : Love of money has a positive and significant effect on the perception of individual taxpayers regarding tax evasion.

The Effect of Tax Discrimination on Individual Taxpayer Perceptions of Tax Evasion

Discrimination can be defined as differences in treatment given by the government or tax officials to certain taxpayers, which are based on the characteristics or characteristics possessed by the taxpayer (Putri & Mahmudah., 2020). According to Indriyani et al (2016) in (Putri Kharisma Mochtar et al., 2024) said that discrimination in taxation can be interpreted as a tax policy that provides benefits only to certain groups, while other groups feel disadvantaged. Tax discrimination is also related to The planned of behavior theory, this theory provides a framework for understanding how tax discrimination can affect attitudes, perceptions of individual control over tax evasion. In research (Pradipta, 2019), (R & Tyas, 2023), and (Hartati Hairuddin & Anis, 2022) prove that the level of tax discrimination has a positive and significant impact on tax evasion.

H2 : Tax discrimination has a positive and significant effect on the perception of individual taxpayers regarding tax evasion.

The Effect of Religiosity on Perceptions of Individual Taxpayers Regarding Tax Evasion

A person's belief in God is believed to control negative behavior such as tax evasion, and encourage individuals to act better (Aji et al., 2021). Religiosity can play a role in the theory of planned behavior by influencing attitudes, subjective norms, and individual behavioral control regarding tax evasion. Religious individuals tend to have a more positive attitude towards moral and ethical obligations, which can reduce the tendency to engage in tax evasion. Thus, a person's high level of religiosity will make the level of desire to commit tax evasion low. The results of research conducted by (Oktaviana et al., 2021), (Auliana & Muttaqin, 2023) and (Chaerul Meizar et al., 2024) religiosity has a negative effect on tax evasion behavior.

H3 : Religiosity has a negative and significant effect on the perception of individual taxpayers regarding tax evasion.

The Effect of Love of Money on Individual Taxpayer Perceptions of Tax Evasion Moderated by Religiosity

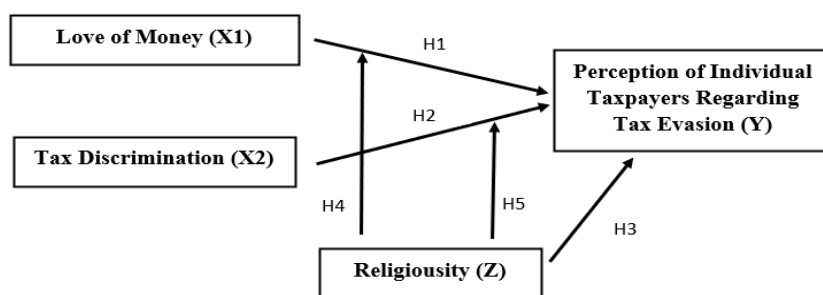
In the theory of planned behavior, attitude refers to an individual's views or feelings towards a behavior. Love of money tends to influence one's attitude to see tax evasion as a way to achieve financial gain. However, if individuals have a high level of religiosity, their attitude towards tax evasion is likely to be more negative, as religious teachings usually emphasize the value of honesty and the moral obligation to pay taxes. Research conducted (Noviany Rahmatika et al., 2020) states that love of money affects the perception of individual taxpayers regarding tax evasion. And research (Farhan et al., 2019) shows that the higher a person's religiosity will be able to suppress the nature of love of money and make a person more able to be ethical and avoid unethical behavior such as tax evasion.

H4 : Religiosity moderates the effect of Love Of Money on the perception of individual taxpayers regarding tax evasion.

The Effect of Tax Discrimination on Individual Taxpayer Perceptions of Tax Evasion Moderated by Religiosity

The relationship between tax discrimination and tax evasion is related to the theory of planned behavior. Where when individuals feel there is injustice or discrimination in the tax system, it can affect their views on injustice and morality in the obligation to pay taxes. Deep religious beliefs can shape more positive values and behaviors, including in terms of tax compliance. Religious individuals generally have solid ethical principles and try to bring religious teachings to life in their daily lives. This religious belief provides self-control, so they are better able to direct their actions in accordance with the values they believe in. Research conducted (Paramitha et al., 2020) and (Putra et al., 2023) shows discrimination has a significant and positive effect. And research conducted (Chaerul Meizar et al., 2024) shows that religiosity affects tax evasion.

H5 : Religiosity moderates the effect of tax discrimination on individual taxpayers' perceptions of tax evasion.



Source: Research Results
 Figure 1. Conceptual Framework

METHOD

This research type selected by the researcher is quantitative. Quantitative research is a scientific approach that is carried out systematically to analyze interrelated parts and phenomena. The method used in this research is a survey, which aims to obtain a numerical score from the actual research location. This process is done through data collection by distributing a questionnaires. The population used in this study are individual taxpayers registered at the Pondok Aren Tax Service Office located in the Pondok Aren area, South Tangerang with the population used in this study are individual taxpayers registered at the Pondok Aren Tax Service Office. In this research, purposive sampling technique is implemented, where the sample is selected specifically referring to special considerations. Some of the sample qualifications in this research are taxpayers who already have NPWP and taxpayers who have registered at the Pondok Aren Tax Office. The sample of this study used the Lameshow formula (1997). the sample that researchers will use in this study is 100 respondents.

This research data is processed using SmartPLS 4.1 software with the data analysis used includes measurement model analysis (outer model), which consists of validity tests, measurements made through measurement models, namely convergent validity, discriminant validity, composite reliability (Cronbach's alpha) and reliability tests. Structural model analysis (inner model) which is carried out through the R Square (R²) measurement model, Effect size (F square), and Path Coefficient. And the hypothesis test can be seen from the t-statistic value and probability value.

RESULTS AND DISCUSSION

Testing the Measurement Model (Outer Model)

Validity Test

Table 1. Love of Money Convergent Validity Test

Item Code	Outer Loadings Value	Outer Loadings Standard Values	Description
LM 1	0,716	>0,5	VALID
LM 2	0,499	>0,5	INVALID
LM 3	0,479	>0,5	INVALID
LM 4	0,855	>0,5	VALID
LM 5	0,783	>0,5	VALID

Source : Data Processing Results (2025)

The table above shows that the outer loadings of the LM 1, LM 4, and LM 5 indicators are greater than 0.5, so they can be declared valid. Meanwhile, for LM 2 and LM 3 indicators close to 0.5, it can be said that they are less valid.

Table 2 Tax Discrimination Convergent Validity Test

Item Code	Outer Loadings Value	Outer Loadings Standard Values	Description
DP 1	0,864	>0,5	VALID
DP 2	0,874	>0,5	VALID
DP 3	0,608	>0,5	VALID
DP 4	0,601	>0,5	VALID
DP 5	0,697	>0,5	VALID

Source : Data Processing Results (2025)

The table above shows that the outer loadings value of each indicator is greater than 0.5. Then each indicator of the Discrimination variable (X2) can be declared valid.

Table 3 Tax Evasion Convergent Validity Test

Item Code	Outer Loadings Value	Outer Loadings Standard Values	Description
PP 1	0,805	>0,5	VALID
PP 2	0,771	>0,5	VALID
PP 3	0,850	>0,5	VALID
PP 4	0,791	>0,5	VALID
PP 5	0,739	>0,5	VALID
PP 6	0,846	>0,5	VALID

Source : Data Processing Results (2025)

The table above shows that the outer loadings value of each indicator is greater than 0.5. So each indicator of the Tax Evasion variable (Y) is declared valid.

Table 4 Religiosity Convergent Validity Test

Item Code	Outer Loadings Value	Outer Loadings Standard Values	Description
R 1	0,798	>0,5	VALID
R 2	0,861	>0,5	VALID
R 3	0,230	<0,5	INVALID
R 4	0,851	>0,5	VALID
5 R	0,835	>0,5	VALID

Source : Data Processing Results (2025)

The table above shows that the outer loadings value of each indicator R1, R2, R4, and R5 is more than 0.5. then it can be declared valid. Meanwhile, for the R3 indicator less than 0.5, it can be declared invalid so that this indicator must be eliminated from the analysis model.

Average Variance Extracted (AVE)

Table 5 Average Variance Extracted (AVE) Test

Variabel	Average Variance Extracted (AVE)
Tax Evasion	0,642
Love of Money	0,467
Tax Discrimination	0,545
Religiosity	0,717

Source : Data Processing Results (2025)

In this table, it shows that each variable of Tax Evasion, Discrimination, and Religiosity has a value of more than 0.5. So, it can be stated that each correlation between these variables can be used to measure the variable itself. While The AVE value of Love of Money is close to 0.5, this variable is not sufficiently able to explain the variance of the indicators that measure it or is invalid.

Discriminant Validity

Table 6 Discriminant Validity Test

Variabel	Tax Discrimination	Love of Money	Tax Evasion	Religiosity	Religiosity x Love of Money
Tax Discrimination					
Love of Money	0,430				
Tax Evasion	0,336	0,538			
Religiosity	0,371	0,467	0,204		
Religiosity x Love of Money	0,087	0,260	0,082	0,438	
Religiosity x Tax Discrimination	0,081	0,093	0,116	0,260	0,135

Source : Data Processing Results (2025)

Based on the table above, the test result show that all constructs have good discriminant validity. There is no high correlation between constructs that can cause overlap in measurement. Based on this, each variable in this study can be said to measure different dimensions validly.

**Reliability Test
R Square (R²)**

Table 7 R Square (R²) Test

Variable	Cronbach's Alpha	Composite Reliability	Standard Value	Description
Tax Evasion	0,888	0,915	>0,7	RELIABEL
Love of Money	0,749	0,806	>0,7	RELIABEL
Tax Discrimination	0,823	0,854	>0,7	RELIABEL
Religiosity	0,869	0,910	>0,7	RELIABEL

Source : Data Processing Results (2025)

From the table above, it can be seen that the R-Square value is 0.368. These results indicate that 36.8% (0.368 x 100) of the tax evasion variable is influenced by the love of money and tax discrimination variables. While 63.2% (100% - 36.8%) is influenced by other factors outside the study.

F Square

Table 8 F Square Test

Latent Variable	Tax Evasion (PP)
Love of Money (LM)	0,198
Tax Discrimination (DP)	0,118
Religiosity (R)	0,023
Religiosity x Love of Money	0,046
Religiosity x Tax Discrimination	0,022

Source : Data Processing Results (2025)

Based on the table above, Love of Money has a moderate influence on tax evasion with a value of 0.198. Discrimination has a small to moderate influence with a value of 0.118. Religiosity with a value of 0.023, Religiosity x Love of Money with a value of 0.046, and Religiosity x Discrimination with a value of 0.022 show a small influence. With this, Love of Money is the most influential variable in this model.

Path Coefficient

Table 9 Path Coefficient Test

Variable	Path Coefficient
Love of Money → Tax Evasion	0,413
Tax Discrimination → Tax Evasion	0,294
Religiosity → Tax Evasion	-0,159
Religiosity x Love of Money → Tax Evasion	-0,168
Religiosity x Tax Discrimination → Tax Evasion	0,102

Source : Data Processing Results (2025)

Based on the table above, it shows the results of the Path Coefficient between the Love of Money variable and Tax Evasion of 0.413 (positive effect), the Discrimination variable against Tax Evasion of 0.294 (positive effect), the Religiosity variable against Tax Evasion of -0.159 (negative effect), the Love of Money variable against Tax Evasion with Religiosity as a moderator of -0.168 (negative effect), and the Discrimination variable against Tax Evasion with Religiosity as a moderator of 0.102 (positive effect).

Hypothesis Test

Table 10 Hypothesis Test

Variable	Original Sample (O)	Sample Mean (M)	Standar Deviation (STDEV)	T Statistik (O/STDEV)	P Value
Love of Money → Tax Evasion	0,413	0,435	0,105	3,923	0,000
Tax Discrimination → Tax Evasion	0,294	0,310	0,098	2,989	0,003
Religiosity → Tax Evasion	-0,159	-0,145	0,107	1,481	0,139
Religiosity x Love of Money → Tax Evasion	-0,168	-0,157	0,090	1,870	0,062
Religiosity x Tax Discrimination → Tax Evasion	0,102	0,105	0,078	1,302	0,193

Source : Data Processing Results (2025)

The results of the bootstrapping test in the PLS analysis are as follows:

- a) The results of the hypothesis test show that the Love of Money variable on Tax Evasion produces a T-Statistic value of $3.923 > 1.66$ and a p-value of $0.000 < 0.05$, so it can be concluded that the hypothesis is accepted. This means that the higher a person's love for money, the higher their tendency to commit tax evasion. So it can be said that Love of Money has a significant effect on Tax Evasion.
- b) The results of the hypothesis test show that the Discrimination variable against the Tax Evasion variable produces a T Statistic value of $2.989 > 1.66$ and a p-value of $0.003 < 0.05$, so it can be concluded that the hypothesis is accepted. This means that the more someone feels discriminated against, the higher the potential for him to commit tax evasion. So it can be said that Discrimination has a significant effect on Tax Evasion.
- c) The results of the hypothesis test show that the Religiosity variable on the Tax Evasion variable produces a T Statistic value of $1.481 < 1.66$ and a p-value of $0.139 > 0.05$, so it can be concluded that the hypothesis is rejected. So it can be said that Religiosity does not have a significant effect on Tax Evasion.
- d) The results of the hypothesis test show that the Love of Money variable moderates the Religiosity variable on the Tax Evasion variable, producing a T-Statistic value of $1.870 > 1.66$ and a p-value of $0.062 > 0.05$, so it can be concluded that the hypothesis is rejected. So it can be said that the moderating effect of Religiosity on the Love of Money and Tax Evasion variables does not have a significant effect.
- e) The results of the hypothesis testing show that the Discrimination variable moderates the Religiosity variable against the Tax Evasion variable, producing a T-Statistic value of $1.302 < 1.66$ and a p-value of $0.193 > 0.05$, so it can be concluded that the hypothesis is rejected. Thus, the influence of religiosity in strengthening or weakening the relationship between discrimination and tax evasion does not have a significant effect.

The Effect of Love of Money on Tax Evasion

This study finds that *Love of Money* has a significant positive effect on *Tax Evasion*, with a path coefficient of 0.413, a T-statistic of $3.923 > 1.66$, and a p-value of $0.000 < 0.05$, indicating the acceptance of the alternative hypothesis. Individuals with a strong orientation toward money are more likely to engage in tax evasion, which aligns with the Theory of Planned Behavior, suggesting that such attitudes can justify deviant actions in pursuit of financial gain.

The Effect of Tax Discrimination on Tax Evasion

This study shows that *Discrimination* has a significant positive effect on *Tax Evasion*, with a path coefficient of 0.294, a T-statistic of $2.989 > 1.66$, and a p-value of $0.003 < 0.05$, leading to the rejection of the null hypothesis and acceptance of the alternative. The greater the perceived discrimination, the higher the tendency for individuals to engage in tax evasion. This finding aligns with the Theory of Planned Behavior, suggesting that individuals who feel unfairly treated by the tax system may develop negative attitudes toward tax obligations and view tax evasion as a way to retaliate against perceived injustice.

The Effect of Religiosity on Tax Evasion

This study indicates that *Religiosity* has a negative but not significant effect on *Tax Evasion*, with a path coefficient of -0.159, a T-statistic of $1.481 < 1.66$, and a p-value of $0.139 > 0.05$, leading to the acceptance of the null hypothesis and rejection of the alternative. Although individuals with higher religiosity tend to be less likely to engage in tax evasion, the effect is not statistically significant. From the perspective of the Theory of Planned Behavior,

religiosity may shape negative attitudes toward deviant behavior, such as tax evasion, as religious teachings often emphasize honesty, obedience to the law, and responsibility. Moreover, subjective norms in religious environments may increase social pressure to act honestly and comply with obligations, including paying taxes.

The Effect of Religiosity on Moderating Love of Money on Tax Evasion

This study finds that *Religiosity* does not significantly moderate the effect of Love of Money on Tax Evasion, as indicated by a negative path coefficient of -0.168 , a T-statistic of $1.870 > 1.66$, and a p-value of $0.062 > 0.05$, leading to the acceptance of the null hypothesis and rejection of the alternative. According to the Theory of Planned Behavior, religiosity plays a role in shaping attitudes, subjective norms, and perceived behavioral control. While individuals with a strong love of money may develop favorable attitudes toward deviant behaviors like tax evasion, high religiosity can suppress such intentions through internalized moral values and religious teachings.

The Effect of Religiosity on Moderating Tax Discrimination on Tax Evasion

This study concludes that *Religiosity* does not significantly moderate the effect of *Discrimination on Tax Evasion*, as shown by a positive path coefficient of 0.102 , a T-statistic of $1.302 < 1.66$, and a p-value of $0.193 > 0.05$, leading to the acceptance of the null hypothesis and rejection of the alternative. According to the Theory of Planned Behavior, religiosity should shape moral attitudes and subjective norms that deter deviant behavior. However, when the perception of injustice due to discrimination is stronger, religious values may not be sufficient to counteract it. This suggests that religiosity, as an internal force, may not always be effective in mitigating the negative impact of social pressure or perceived unfairness.

CONCLUSION

Based on the findings of this study, it can be concluded that *Love of Money* and *Discrimination* have a significant positive effect on *Tax Evasion*, while *Religiosity* has a significant negative effect. However, *Religiosity* does not significantly moderate the influence of *Love of Money* and *Discrimination* on *Tax Evasion*. The results indicate that the variables *Love of Money* (X1) and *Discrimination* (X2) have a proven influence on *Tax Evasion*. The coefficient of determination (R^2) is 36.8%, meaning that 36.8% of the variation in *Tax Evasion* is explained by *Love of Money*, *Discrimination*, and *Religiosity*, while the remaining 63.2% is influenced by external factors beyond the scope of this study.

Although the moderating effect of *Religiosity* was not statistically significant, religious values still play a vital role in shaping integrity and tax compliance behavior. Religiosity can serve as a moral foundation to strengthen taxpayers' awareness and commitment to fulfilling their obligations honestly and responsibly, thereby supporting a more just and ethical tax system. These findings offer practical implications for the Tax Office (KPP) in developing strategies to improve tax compliance. The significant influence of *Love of Money* and *Discrimination* on perceptions of tax evasion suggests that KPP must be more responsive to the psychological and social factors affecting taxpayer behavior. Improving public service quality with a focus on fairness, transparency, and equal treatment for all taxpayers is crucial to reducing discriminatory perceptions that may lower compliance. Furthermore, despite the non-significant statistical result of religiosity as a moderating variable, moral and religious value-based approaches remain relevant. KPP could collaborate with community leaders and religious institutions to promote the moral message that paying taxes is a social and spiritual responsibility, reinforcing ethical awareness amid materialistic temptations or dissatisfaction with the tax system.

REFERENSI

- 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). *Jurnal Ilmiah Akuntansi*, 12(3), 101–113. <http://ejournal.unibba.ac.id/index.php/AKURAT>
- Amelia, Y., Permana, N., & Savitri, S. A. (2022). Pengaruh Keadilan Pajak, Sistem Pajak, Dan Love of money Terhadap Persepsi Mahasiswa Mengenai Penggelapan Pajak (Tax evasion). *Ekonomika*, 6(2), 440–455. <https://doi.org/10.37541/ekonomika.v6i2>
- Asih, N. P. S. M., & Dwiyanti, 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>
- Auliana, D., & Muttaqin, I. (2023). Pengaruh Religiusitas, Pemahaman Perpajakan, Tarif Pajak, Diskriminasi, dan Keadilan Pajak Terhadap Penggelapan Pajak. *JIBEMA: Jurnal Ilmu Bisnis, Ekonomi, Manajemen, Dan Akuntansi*, 1(1), 18–42. <https://doi.org/10.62421/jibema.v1i1.4>
- Chaerul Meizar, Donny Indrawan, & Dien Noviany Rahmatika. (2024). Pengaruh Religiusitas, Love of Money, dan Keadilan Sistem Perpajakan terhadap Penggelapan Pajak. *Jurnal Inovasi Ekonomi Syariah Dan Akuntansi*, 1(4), 97–115. <https://doi.org/10.61132/jiesa.v1i4.272>
- 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>
- Ernandi, H., Izzah, F. N., & Ummah, S. R. (2023). Religiusitas Dan Materialism Terhadap Penggelapan Pajak Dengan Love of Money Sebagai Variabel Moderasi. *Owner*, 7(3), 2612–2624. <https://doi.org/10.33395/owner.v7i3.1533>
- 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>
- Firmansyah, D., & Dede. (2022). Teknik Pengambilan Sampel Umum dalam Metodologi Penelitian: Literature Review. *Jurnal Ilmiah Pendidikan Holistik (JIPH)*, 1(2), 85–114. <https://doi.org/10.55927/jiph.v1i2.937>
- Hakki, T. W., Simanungkalit, J., & Siat, M. (2023). Pengaruh Tax Self-Asessment System, Money Ethics, dan Religiusitas Terhadap Tax Evasion. *Jurnal Analisa Akuntansi Dan Perpajakan*, 7(2), 160–171. <https://ejournal.unitomo.ac.id/index.php/akuntansi/article/download/7007/3320>
- Hartati Hairuddin, S., & Anis. (2022). Pengaruh Keadilan dan Diskriminasi Terhadap Penggelapan Pajak. *YUME: Journal of Management*, 5(1), 688–703. <https://doi.org/10.37531/yume.vxix.436>
- Iqbal, I. K., & Junaidi, A. (2023). Pengaruh Norma Subjektif, Keadilan Perpajakan, Religiusitas Dan Sanksi Pajak Terhadap Kepatuhan Wajib Pajak Bumi Dan Bangunan Di Desa Suka Mulya Kecamatan Giri Mulya Kabupaten Bengkulu Utara. *Jurnal Economic Edu*, 4(1), 66–78. <https://doi.org/10.36085/jee.v4i1.5360>
- Jumriyah, J., & Faisol, I. A. (2023). Pengaruh Implementasi E-Filing, Pengetahuan Perpajakan, Sanksi Pajak Dan Religiusitas Wajib Pajak Terhadap Kepatuhan Wajib Pajak Pada Masa Pandemi Covid-19. *Wacana Equilibrium (Jurnal Pemikiran Penelitian Ekonomi)*, 11(01), 56–71. <https://doi.org/10.31102/equilibrium.11.01.56-71>
- Karlina, Y. (2020). Pengaruh Love of Money, Sistem Perpajakan, Keadilan Perpajakan, Diskriminasi Perpajakan, Pemahaman Perpajakan, Sanksi Perpajakan dan Religiusitas Terhadap Penggelapan Pajak (Berdasarkan Persepsi Wajib Pajak Orang Pribadi Yang

- Terdaftar Di Kantor Pelayanan. *Prisma (Platform Riset Mahasiswa Akuntansi)*, 01(01), 58–69.
- Kurnia, S. A., & Faisal. (2022). Pengaruh Keadilan Pajak, Sistem Perpajakan, Diskriminasi Pajak dan Etika Uang (Money Ethic) Terhadap Niat Wajib Pajak Mengenai Penggelapan Pajak (Studi Empiris pada Wajib Pajak Orang Pribadi Terdaftar di KPP Pratama Semarang Candisari). *Diponegoro Journal of Accounting*, 11(4), 1–14.
- Muliana, F., Sabaruddin, S., & Asmanah, S. (2023). Determinan Penggelapan Pajak (Tax Evasion) Wajib Pajak UMKM di Kota Tangerang Selatan dengan Religiusitas sebagai Variabel Moderasi. *Accountthink : Journal of Accounting and Finance*, 8(02), 79–107. <https://doi.org/10.35706/acc.v8i02.9364>
- Nabilah, F., Masripah, M., & Hindria DPS, R. (2020). Persepsi WPOP Mengenai Diskriminasi Pajak, Pengetahuan Perpajakan, dan Norma Subjektif Terhadap Etika Penggelapan Pajak. *Studi Akuntansi Dan Keuangan Indonesia*, 3(2), 165–183. <https://doi.org/10.21632/saki.3.2.165-183>
- Noviany Rahmatika, D., Rani Amalia, M., Sulistyani, T., & Divia Maulina, R. (2020). Pengaruh Sistem Perpajakan, Love of money dan Keadilan Pajak Terhadap Penggelapan Pajak. *JABKO: Jurnal Akuntansi Dan Bisnis Kontemporer*, 1(1), 82–81. <http://jabko.upstegal.ac.id/index.php/JABKO>
- Nurachmi, D. A., & Hidayatulloh, A. (2021). Gender, Religiusitas, Love of Money, dan Etika Penggelapan Pajak. *Jurnal Ilmiah Akuntansi Universitas Pamulang*, 9(1), 30. <https://doi.org/10.32493/jiaup.v9i1.5168>
- Oktaviana, R., Fasa, M. I., & Suharto, S. (2021). Pengaruh Religiusitas, Love of Money, Dan Status Sosial Ekonomi Terhadap Kecenderungan Perilaku Tax Evasion Dalam Perspektif Ekonomi Islam. *Jurnal Manajemen & Organisasi Review (Manor)*, 3(2), 112–122. <https://doi.org/10.47354/mjo.v3i2.302>
- Paramitha, O., Cahyono, D., Probowulan, D., Akuntansi, P. S., & Jember, U. M. (2020). Pengaruh Faktor Diskriminasi, Keadilan dan Teknologi Informasi Terhadap Persepsi Wajib Pajak Mengenai Penggelapan Pajak di KPP Pratama Jember. 11(1), 59–67.
- Pradipta, J. W. (2019). Faktor-Faktor Yang Mempengaruhi Persepsi Wajib Pajak Terhadap Penggelapan Pajak. *Jurnal Ilmu Akuntansi Mulawarman*, 7(3).
- Pratiwi, E., & Prabowo, R. (2019). Keadilan dan Diskriminasi Pajak Terhadap Penggelapan Pajak: Persepsi Wajib Pajak Orang Pribadi. *AFRE (Accounting and Financial Review)*, 2(1), 8–15. <https://doi.org/10.26905/afr.v2i1.3008>
- Pujiastuti, D., & Indriyani, F. (2021). Peran Religiusitas Sebagai Moderasi Determinan Tindakan Penggelapan Pajak. *JAS (Jurnal Akuntansi Syariah)*, 5(2), 155–172. <https://doi.org/10.46367/jas.v5i2.432>
- Putra, S. A., Fionasari, D., & Anriva, D. H. (2023). Pengaruh Keadilan Perpajakan, Sistem Perpajakan dan Diskriminasi Terhadap Penggelapan Pajak pada Kantor Pelayanan Pajak Pratama Pekanbaru Tampan. *Prosiding Seminar Nasional Ekonomi, Bisnis & Akuntansi*, 2, 392–401. <https://ejurnal.umri.ac.id/index.php/sneba/article/view/5669/2467>
- Putri, G., & Lestari, L. (2023). PENGARUH LOVE OF MONEY, MACHIAVELLIAN, DAN PEMAHAMAN PERPAJAKAN TERHADAP PENGSELAPAN PAJAK (TAX EVASION). 3(2), 3173–3182.
- Putri Intan Permata Sari, Kelvin Pratama, Hanna Pratiwi, & Ronni Andri Wijaya. (2023). Persepsi Etika Penggelapan Pajak Melalui Religiusitas: Pemahaman Perpajakan, Love of Money, dan Machiavellian. *Jurnal Ekobistek*, 12(2), 557–565. <https://doi.org/10.35134/ekobistek.v12i2.579>
- Putri Kharisma Mochtar, Dwi Yana Amalia Sari Fala, & Irfan Zam Zam. (2024). Pengaruh Sistem Perpajakan, Keadilan Pajak, Love Of Money, Diskriminasi Pajak, Teknologi dan

- Informasi Perpajakan terhadap Persepsi Wajib Pajak Orang Pribadi Mengenai Etika Penggelapan Pajak. *EKONOMIKA45: Jurnal Ilmiah Manajemen, Ekonomi Bisnis, Kewirausahaan*, 11(2), 1076–1087. <https://doi.org/10.30640/ekonomika45.v11i2.2624>
- R, A. Y. B., & Tyas, A. M. (2023). Pengaruh Diskriminasi Dan Pemeriksaan Pajak Terhadap Persepsi Wajib Pajak Orang Pribadi Mengenai Penggelapan Pajak Di Kota Sidoarjo Barat (Studi Kasus Pada WPOP yang memiliki usaha di KPP Pratama Sidoarjo Barat). *Soetomo Accounting Review*, 1(4), 462–482.
- Rahardianti, E. D. (2020). *DETERMINAN PERSEPSI ETIS PENGGELAPAN PAJAK*. 2507(February), 1–9.
- Randiansyah, R., Nasaruddin, F., & Sari, R. (2021). Pengaruh Love of Money, Gender, Religiusitas, Dan Tingat Pendapatan Terhadap Penggelapan Pajak (Berdasarkan Persepsi Wajib Pajak Orang Pribadi Yang Terdaftar Di Kantor Pajak Pratama Maros). *Amnesty: Jurnal Riset Perpajakan*, 4(2), 385–412. <https://doi.org/10.26618/jrp.v4i2.6334>
- Riris W; Nur D; Dyah Arini R. (2024). *Religiusitas Memoderasi Pengaruh Sifat Machiavellian dan Love Of Money pada Persepsi Etis Tax Evasion*. 13(02), 648–659.
- Rismauli, C. N., Eprianto, I., & Pramukty, R. (2023). PENGARUH SANKSI PAJAK, KEADILAN PAJAK DAN LOVE OF MONEY TERHADAP PERSEPSI MAHASISWA MENGENAI TAX EVASION / PENGGELAPAN PAJAK (Studi Kasus pada Mahasiswa Fakultas Ekonomi dan Bisnis di Universitas Bhayangkara Jakarta Raya). *Jurnal Economina*, 2(2), 446–463. <https://doi.org/10.55681/economina.v2i2.321>
- Rizky Intania Putri.Hadi Mahmudah. (2020). Pengaruh keadilan, diskriminasi dan etika uang (Money Ethics) terhadap persepsi Mengenai etika penggelapan pajak (Tax Evasion). *Jurnal Mutiara Akuntansi*, 5(1), 46–66. <http://e-journal.sari-mutiara.ac.id/index.php/JMA/article/view/1076>
- Sanaky, M. M. (2021). Analisis Faktor-Faktor Keterlambatan Pada Proyek Pembangunan Gedung Asrama Man 1 Tulehu Maluku Tengah. *Jurnal Simetrik*, 11(1), 432–439. <https://doi.org/10.31959/js.v11i1.615>
- Seli Anggayasti, N. K., & Padnyawati, K. D. (2020). Pengaruh Keadilan Perpajakan, Sistem Perpajakan, Diskriminasi, Teknologi Dan Informasi Perpajakan Terhadap Penggelapan Pajak (Tax Evasion) Wajib Pajak Badan Di Kantor Pelayanan Pajak Pratama Denpasar Timur. *Hita Akuntansi Dan Keuangan*, 1(2), 731–761. <https://doi.org/10.32795/hak.v1i2.1008>
- Styarini, D., & Nugrahani, T. S. (2020). Pengaruh Love Of Money, Machiavellian, Pemahaman Perpajakan, Tarif Pajak, dan Self Assessment System Terhadap Tax Evasion. *Akuntansi Dewantara*, 4(1), 22–32. <https://doi.org/10.26460/ad.v4i1.5343>
- Sudiro, A. Y. K. I., Bawono, I. R., & Mustofa, R. M. (2020). 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>
- Suryaputri, R. V., & Averti, A. R. (2019). Pengaruh Keadilan Perpajakan, Sistem Perpajakan, Diskriminasi Perpajakan, Kepatuhan Wajib Pajak Terhadap Penggelapan Pajak. *Jurnal Akuntansi Trisakti*, 5(1), 109–122. <https://doi.org/10.25105/jat.v5i1.4851>
- Tulalessy, D. R., & Loupatty, L. G. (2023). Persepsi Mahasiswa Akuntansi Mengenai Pengaruh Love of Money, Machiavellian dan Pemahaman Perpajakan Terhadap Penggelapan Pajak (Studi Empiris pada Mahasiswa FEB Universitas Pattimura Ambon). *Jurnal Intelektiva*, 4(10), 76–96.
- Veronika, M., & Saleh, M. (2019). Nilai Sosial Terhadap Persepsi Wajib Pajak Mengenai Etika. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi (JIMEKA)*, 4(4), 714–721.
- Wahyuni, M. S., Khairiyah, D., & Yuniarti. Zs, N. (2022). Faktor-Faktor Yang Mempengaruhi Persepsi Wajib Pajak Mengenai Etika Atas Penggelapan Pajak (Tax Evasion). *EKOMBIS*

REVIEW: Jurnal Ilmiah Ekonomi Dan Bisnis, 10(2), 937–946.
<https://doi.org/10.37676/ekombis.v10i2.2397>

Yuliani, E. P. (2019). *PERSEPSI MAHASISWA AKUNTANSI MENGENAI PENGGELAPAN PAJAK (TAX EVASION)*. Universitas Islam Indonesia.