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The Effect of Love of Money, Machiavellianism, and Tax Rates on Tax Evasion

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh love of money, machiavellian, dan tarif pajak terhadap penggelapan pajak. Populasi dalam penelitian ini adalah wajib pajak di Kota Palopo. Jumlah kuesioner yang diolah dalam penelitian ini sebanyak 334 responden. Untuk menguji hipotesis, peneliti menggunakan pendekatan structural equation modelling (SEM) dengan mengunakan perangkat lunak AMOS dan SPSS. Hasil penelitian ini menunjukkan *love of money* berpengaruh terhadap machiavellian dalam melakukan penggelapan pajak, *machiavellian* dan tarif pajak berpengaruh terhadap penggelapan pajak, sedangkan love of money tidak berpengaruh terhadap penggelapan pajak.

Kata kunci: *Love of Money*, Machiavellian, Tarif Pajak, Penggelapan Pajak

ABSTRACT

This study aims to determine the effect of love of money, machiavellianism, and tax rates on tax evasion. The population in this study are taxpayers in Palopo City. The number of questionnaires processed in this study were 334 respondents. To test the hypothesis, the researcher used a structural equation modeling (SEM) approach using AMOS and SPSS software. The results of this study indicate that love of money has an effect on Machiavellianism in doing tax evasion, machiavellianism and tax rates have an effect on tax evasion, while love of money has no effect on tax evasion

Keywords: *Love of Money, Machiavellianism, Tax Rates, Tax Evasion*

INTRODUCTION

In carrying out development, the government needs money for both personnel expenditure and capital expenditure for development (Ardyaksa & Kiswanto, 2014). Tax is one of the drivers of sustainable growth and spending (Jaendry, 2022). Taxes have a significant impact on the country's development due to the large amount of money generated through tax revenues (Herlangga & Pratiwi, 2017; Yuliandana et al., 2021). The significant contribution of tax payments from the public can ensure a consistent flow of state revenues.

To maintain the consistency of state revenues, the involvement of taxpayers is very important (Styarini & Nugrahani, 2020). The number of taxpayers who are expected to increase state tax revenues each year can increase along with the increase in population (Jamalallail et al., 2022). The facts about a person's awareness to pay taxes are still low. One of the causes of low tax revenue is the low understanding of taxpayers about the importance of tax revenue for the sustainability of national development. In addition, tax evasion also contributes to the realization of tax revenue in Indonesia.

Tax evasion is an illegal practice where taxpayers try to avoid their actual financial obligations; this is an act that violates the law (Farhan et al., 2019). For example, taxpayers do not disclose their actual income. Tax evasion occurs due to external and internal factors. One of the internal factors that can affect taxpayers in tax evasion is their love of money. The concepts of Love of Money and greed are closely related. "Love of Money" is someone's love for money. In his life, money is considered something very important (Nauvalia & Herwinarni, 2018). People who value money will take every necessary action to prevent the loss of part of their property (Styarini & Nugrahani, 2020).

In addition to a person's love of money, traits of Machiavellianism are unfavorable attitudes. A person's negative attitude can manifest as a desire to deceive, manipulate, or a lack of trust, honor, or decency (Budiarto, Yennisa, & Nurmalisa, 2018; Junaidi, 2015). Mindset Machiavellianism will be selfish and aggressive in pursuing its goals. A person with a Machiavellian attitude will take whatever action is necessary to achieve their goals, regardless of the rights and sentiments of others. An individual with a machiavellian mindset is more likely to act unethically, violate norms, and not follow procedures (Budiarto, Yennisa, & Nurmalisa, 2018). Taxpayers with Machiavellianism do not rule out the possibility of tax evasion.

Another factor that can affect tax evasion is the tax rate. (Styarini & Nugrahani, 2020) stated that if the tax rate is high, tax avoidance also tends to be high. Tariffs and taxable income are used to calculate taxes, which in turn reduce taxpayers' income, making it possible for taxpayers to engage in tax evasion if the set rates are deemed burdensome (Valentina, Amelia Sandra, 2019).

Justice must be the basis for setting tariffs. Tax rates are used to determine the amount of tax payable (Pratama & Nusron, 2020). The tax rate is the percentage used to determine how much tax is owed (tax to be paid). The amount of tax to be paid is the most important thing for taxpayers. High tax rates make it difficult for taxpayers to fulfill their tax obligations, which has an impact on efforts to reduce taxes that should be paid by taxpayers (Sari et al., 2021).

A number of studies have been conducted to investigate the tendency of taxpayers to engage in tax evasion. Based on research (Asih & Dwiyanti, 2019; Junaidi, 2016), it is suggests that the love of money has a negative effect on tax evasion by individual taxpayers. Machiavellian has a negative effect on tax evasion by individual taxpayers. And Equity Sensitivity is declared unable to influence the ethical behavior of taxpayers to commit tax evasion. Research conducted by (Styarini & Nugrahani, 2020) stated that the results of data analysis showed that Machiavellian, self-assessment, and the love of money all had an effect on tax evasion. Tax evasion is not affected by tax rates and tax understanding.

LITERATURE REVIEW

Tax Evasion
According to Rahmah and Helmy (2021) with the requirements of laws and regulations that can hinder state revenues, tax avoidance is an effort to reduce taxes. Tax evasion is a term used to describe behavior related to taxpayers who do not comply with their tax obligations. Taxpayers who violate mandatory formal tax restrictions, falsify documents, or fill in inaccurate or incomplete information are involved in tax evasion.

According to Dewanta and Machmuddah (2019), tax evasion is the practice of taxpayers who intentionally violate the law, disobey the law, and violate the requirements of tax laws to avoid paying taxes owed. Meanwhile, according to Kemme et al. (2020), tax evasion is when a taxpayer avoids paying taxes by not accurately declaring his income. According to (Valentina, Amelia Sandra, 2019), tax evasion is an attempt to avoid paying taxes by violating the law.

Love of Money

One of the most important elements of everyday life is money. Someone who loves money is said to have the concept of love of money. (Farhan et al., 2019) first mentioned the idea of *money* love in the psychological literature. Ideas measure a person's subjective relationship to money. The level of a person's love for money can be determined by their level of love for money, which shows how important they view money in their lives. One of the components that keeps the cogs of life turning is money. Everyone wants money, and they will do anything to get it, even if it is dishonest or wrong (Rindayanti and Budiarto, 2017).

Research conducted by Styarini and Nugrahani (2020); Budiarto, Yennisa, and Widyaningrum (2018) shows that the love of money affects the behavior of tax evasion. Research conducted by Farhan et al. (2019) shows that the love of money has a negative influence that is relevant to tax evasion. Meanwhile, research findings (Silmi et al., 2020) show that the concept of "love of money" has a positive effect on tax evasion.

Machiavellian

Although Machiavellianism embraced cynicism and the more general idea that "the ends justify the means," it is a reliable indicator of unethical behavior. This provides insight into the nature of the competitive mindset and implies that competition can result in a variety of unethical behaviors (Jamalallail et al., 2022). The term "Machiavellianism" is usually used to describe people who are aggressive, manipulative, and use persuasion to advance their own interests (Farhan et al., 2019). Construction Machiavellianism characterizes people with a manipulative, cold, and calculating mindset who don't really think much about traditional moral or ethical principles (Shafer & Wang, 2018).

Tax Rates

One of the aspects tax collection is fairness, both in principle and in application. The government can create social balance through justice so that the welfare of citizens can be achieved. Therefore, the determination of tax rates must be based on fairness because the tax costs carried out in Indonesia use tax rates. In calculating the tax payable, the tax rate is used, which is then multiplied by the tax imposition. Several studies have shown that high tax rates increase tax evasion (Matitaputty & Adi, 2021).

Tax rates need to be clearly defined so that the individual concerned can understand how much levy must be submitted (Pratama & Nusron, 2020). The agreed levy rates and the ability to deposit levies are indicators used to measure the tax rate variable. The impact of tax rates on reported income is one of the most contentious issues in tax compliance studies. The ratio at which a person or business is taxed is known as the tax rate and is usually expressed as a percentage (Dularif et al., 2019).

Hypothesis Development

The Effect of the Love of Money on Tax Evasion

The behavior of the social environment in one's environment can have an impact on the relationship between the love of money and the perception that someone is committing tax evasion. This behavior tends to foster a negative mindset, especially an excessive love of money, which can persuade taxpayers to commit tax evasion. According to research (Zainuddin et al., 2019), the love of money has a beneficial impact on how people view tax evasion from an ethical point of view. Based on the explanation above, the proposed research hypothesis is

H₁: The Love of Money Has a Positive Effect on Tax Evasion

The effect of Machiavellianism on Tax Evasion

According to the theory of planned behavior, individuals will respond positively to an object if they believe it will benefit them personally and negatively if they believe it will not benefit them. According to this justification, a person with a machiavellian attitude will be more egocentric and aggressive in pursuing his goals. (Farhan et al., 2019) A person who believes that tax evasion is an act that does not describe himself has a strong machiavellian nature.

Research (Styarini and Nugrahani, 2020) shows that Machiavellianism theory has a positive impact on tax evasion. Research conducted by Farhan et al. (2019); Lestari (2021) on Machiavellianism shows that its nature has no effect on perceptions of tax evasion. Based on the explanation above, the proposed research hypothesis is

H_2: Machiavellian Has a Positive Effect on Tax Evasion

The Effect of Tax Rates on Tax Evasion
According to Ervana (2019), the percentage that must be paid by the taxpayer is known as the tax rate. If using the incentive principle, the taxpayer will determine the appropriate tax rate himself. If people believe the tax rate is too high, then tax evasion will immediately correlate with that rate.

According to certain studies, higher tax rates lead to greater tax evasion because they burden taxpayers and lower their income. Tax rates are not the only element that affects people's tax payment choices; the entire tax system also has an influence. The administration of tax rates must be fair because, if found to be unfair, taxpayers will comply to pay lower taxes and are more likely to engage in tax evasion (Sari et al., 2021).

According to research (Ervana, 2019); (Styarini & Nugrahani, 2020); and (Valentia and Susanty, 2021) tax evasion is not affected by tax rates. The following is how the hypothesis is put forward based on the description above:

H_3: Tax Rates Have a Negative Effect on Tax Evasion

RESEARCH METHOD

The source of data in this study is primary data. The primary data used in this research was obtained by distributing a questionnaire. The population selected for this study are taxpayers who are in the Palopo City area. Respondents were given a number of assertions and then asked to respond with their own thoughts. Furthermore, the respondents were asked to fill out a questionnaire using an anonymous system. This approach aims to avoid potential bias during the data collection process. The research method used is a quantitative method and was analyzed using a structural equation modeling (SEM) approach using AMOS and SPSS software.

A dependent variable is a variable that is influenced by external factors. The dependent variable in this study is tax evasion. While the independent variable is a variable that affects or changes the dependent variable. The independent variables in this study are love of money, machiavellian, and tax rates. All variables were measured using a Likert scale with five (7) alternative answers. Here are the specifications: 1) Strongly Disagree; 2) Disagree; 3) Moderately Disagree; 4) Neutral; 5) Simply Agree; 6) Agree; 7) Strongly Agree.

RESULT AND DISCUSSION

Descriptive Statistics

Descriptive statistics are used to provide an overview of respondents regarding the variables to be studied, including the minimum value, maximum value, average value (mean), and deviation value of the research data.

Table 1. Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
mTP	334	1.50	7.00	5.13	1.39
mPP	334	1.00	7.00	4.39	1.51
mLOM	334	1.00	7.00	5.28	1.21
mMCV	334	2.13	7.00	5.24	.96

Source: Primary Data Processed (2022)

The table above shows that the amount of data studied is 334. The love of money has a mean of 5.28, a minimum value of 1.00, a maximum value of 7.00, and a standard deviation of 1.21. Then

Machiavellianism has a mean value of 5.25, a minimum value of 2.13, a maximum value of 7.00, and a standard deviation of 0.96. Then the tax rate is at the mean value of 5.13 with a minimum value of 1.50, a maximum value of 7.00, and a standard deviation of 1.39. For tax evasion, the mean value is 4.39 with a minimum value of 1.00, a maximum value of 7.00, and a standard deviation of 1.51.

Table 2. Measurement Results

Variables Item Scales	Factor Loadings	α	CR	AVE
Love of Money		0.871	0.886	0.565
LOM1: Money is a very important factor for all of us	0.676			
LOM2: I feel that saving is very important	0.745			
LOM3: Money is the root of all evil	0.827			
LOM4: Money gives me everything money gives me power and freedom	0.790			
LOM5: The money is useless	0.735			
LOM6: Money is a source of happiness	0.729			
Machiavellian		0.919	0.920	0.590
MCV1: The best way to control other people is to say what they want to hear (as expected)	0.803			
MCV2: In my opinion, human nature is honest	0.790			
MCV3: I think most people will take advantage of others in a situation that supports	0.820			
MCV4: When someone is kind to me, they really have no strings attached	0.789			
MCV5 : I think it's okay to be unethical for the greater good	0.737			
MCV6 : I don't do anything less than commendable just to get things done	0.730			
MCV7 : Easy to progress while trying and learning Mudah untuk maju selama berusaha dan belajar	0.769			
MCV8 : Honesty is the best thing in any condition	0.697			
Tax Rate		0.859	0.865	0.621
TP1: High income recipients are reasonable if they pay more income tax	0.786			
TP2: Fair tax rate means it must be the same for every Taxpayer	0.898			
TP3: The tax rate must be adjusted to the income level of the Taxpayer	0.826			
TP4: The current tax rate burdens taxpayers to pay tax	0.613			
Tax Evasion		0.920	0.920	0.623
PP1: Ethical tax evasion, if tax money is not used for non-essential expenses	0.717			
PP2: Tax evasion is considered unethical, if I do not feel the benefits of the tax money paid.	0.872			
PP3: Tax evasion is carried out because the existing law is weak	0.816			
PP4: Tax evasion is considered ethical, if there is discrimination in taxation	0.831			
PP5: Tax evasion is considered ethical, if the government is corrupt	0.742			
PP6: Tax evasion is considered ethical, if the government is not transparent about the use of tax money.	0.787			
PP7: Tax evasion is considered ethical, if people with the same income pay the same amount of tax.	0.750			

Source: Primary Data Processed (2022)

Fit statistics (N = 334)

χ^2/df = 2.566, Goodness-of-Fit Index (GFI) = 0.911, Nonnormed fit index (NFI) = 0.922, Comparative Fit Index (CFI) = 0.921, Incremental fit index (IFI) = 0.925, and Root Mean Square Error of Approximation (RMSEA) = 0.053

The table above shows that all the tested constructs have a loading factor between 0.67 and 0.87. This shows that each variable can be explained significantly by its indicators.

Table 3. Proposed Model Results

Hypotheses	Symbol	Path			Coefficients	Test results
H1	γ_{11}	Love of Money	→	Machiavellian	0.198***	Supported
H2	γ_{21}	Love of Money	→	Tax rate	0.056	Unsupported
H3	γ_{31}	Machiavellian	→	Tax rate	0.163*	Supported
H4	β_{21}	Tax rate	→	Tax evasion	0.243***	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$
Source: Primary Data Processed (2022)

Hypothesis Testing 1
The first hypothesis examines the relationship between the love of money and Machiavellian tax evasion. The results of testing the first hypothesis indicate that love of money has a positive and significant effect on Machiavellian with a coefficient value of 0.198, so that the first hypothesis is accepted.

Hypothesis Testing 2
The second hypothesis shows that the coefficient value of 0.056 is not significant at a p-value of 0.05, meaning that the love of money does not have a positive effect on tax rates, so the second hypothesis is rejected.

Hypothesis Testing 3
The third hypothesis shows that the coefficient value of 0.163 is significant at a p-value of 0.001, meaning that the third hypothesis shows that Machiavellianism has a positive effect on tax rates, so the third hypothesis is accepted.

Hypothesis Testing 4
The fourth hypothesis shows that the coefficient value of 0.243 is significant at a p-value of 0.001, meaning the fourth hypothesis shows that tax rates have a positive effect on tax evasion. Then the fourth hypothesis is accepted.

Discussion

Love of Money Affects Machiavellianism
The love of money affects Machiavellian tax evasion. This is due to the fact that the higher the nature of the love of money owned by taxpayers and their high machiavellian nature to not report real income, the greater the tax evasion action committed by taxpayers.

Love of Money Has No Effect on Tax Evasion
The results of this study indicate that the love of money has no effect on tax evasion. This research is in line with Choiriyah and Damayanti's (2020) which states that love of money has no effect on embezzlement. Taxpayers who have a low or high level of love of money will still avoid or not commit tax evasion. This is due to the fact that taxpayers, regardless of their love of money, will continue to spend money to carry out their tax obligations.

Machiavellianism Affect on Tax Evasion
Machiavellianism is the character of someone who tends to act solely in their own best interests. This trait usually results in unethical behavior because it focuses on self-interest while harming others. Based on the results of the research that has been done, Machiavellianism has an effect on tax evasion.

This result is supported by research conducted (Styarini & Nugrahani, 2020), which states that Machiavellianism influences tax evasion. Taxpayers will try as much as possible so that their profits do not fall, such as by carrying out tax evasion strategies, because anticipating the taxes that will be applied will reduce their income. The higher the machiavellian nature of the taxpayer, the more tax evasion will occur.

Tax Rates Affect Tax Evasion

Tax rates affect the amount of tax revenue and allow taxpayers to commit fraud, with high tax rates resulting in increased tax evasion. The results of the research that has been done shows that tax rates have an effect on tax evasion. This study is in line with (Sari et al., 2021) study, which states that tax rates have a positive effect on taxpayers' perceptions of tax evasion.

CONCLUSION

This study aims to examine the effect of love of money, Machiavellianism, and tax rates on tax evasion committed by individual taxpayers in Palopo City. The results of data analysis show that the love of money has an effect on Machiavellianism in tax evasion. Machiavellianism has an influence on tax evasion because the greater the Machiavellianism character of the taxpayer, the higher the morality of tax evasion. As a result, taxpayers are more likely to engage in morally acceptable tax evasion because of their tendency to ignore morals for their own benefit. Tax rates have an effect on tax evasion; higher tax rates lead to greater tax evasion because they burden taxpayers and reduce their income. The love of money has no effect on tax evasion.

The results of this study still have research limitations, and for further research, it is expected to be able to expand the research sample so that the research results become accurate and add variables used so that the results of the research carried out are more optimal.

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