

THE INFLUENCE OF UNDERSTANDING OF TAMANSISWA TEACHINGS OF TRI ABSTINENCE AND RELIGIOSITY ON TAX EMBEZZLEMENT INTENTIONS OF PROSPECTIVE TAXPAYERS

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Keyword

tax evasion intention, tri abstinance,
religiosity

Abstract

This study aims to examine the effect of understanding the teachings of tamansiswa on tri abstinance. Machiavellianism, love of money, the tax system, and religiosity on the intention to commit tax evasion by prospective taxpayers. This study used a quantitative descriptive method and primary data using a questionnaire. The number of samples in this study were 130 student respondents studying in Yogyakarta. Sampling in this study using snowball sampling technique. Data were analyzed using the IBM SPSS Statistic 20 program. This study provides the results of understanding the teachings of tamansiswa tri taboo which has a negative effect on the intention of tax evasion of prospective taxpayers. Machiavellian and love of money has a positive effect on tax evasion intentions of prospective taxpayers, the tax system and religiosity have no effect on intention of tax evasion prospective taxpayers.

INTRODUCTION

Taxes are one of the state revenues from the public, which are both direct and indirect, which are used to finance expenditure and national development (Safitri, 2018). Tax is the biggest source of state revenue so that the role of taxpayers in paying taxes is very necessary in order to achieve tax revenue in Indonesia.

In the report on the target and realization of tax revenues in 2022 published by Kemenkeu.go.id from 2016 to 2020, Indonesia has not been able to reach the targets set by the APBD. There are several factors that cause tax revenue not to match the specified target, one of the reasons is due to the behavior of taxpayers who violate the law, namely tax evasion committed by taxpayers. Tax evasion is a way to lighten the tax burden that must be paid by violating laws and regulations by falsifying documents or filling in data that is incomplete and correct (Farhan et al., 2019). This is certainly very detrimental to the state because it can hamper state tax revenues.

In Indonesia, the phenomenon of tax evasion often occurs, one of which is tax evasion that occurred in 2018. The tax evasion was carried out by two companies in Palembang, namely PT GIPE and PT DPM which were carried out by the head of the PT branch. The embezzlement that occurred was carried out from 2017 to 2018. The defendant had violated the regulations of Article 43 paragraph (1) of Law (UU) Number 6/1983 concerning General Provisions and Tax Procedures, as last amended by Law 7/2021 concerning Harmonization of Tax Regulations. And threatened with imprisonment for a minimum of two years to a maximum of six years. This case

reveals illegal practices that are detrimental to the state and corporate crimes that were committed deliberately using tax invoices that were not based on transactions made. As a result of the tax evasion carried out by PT GIPE and PT DPM, the state lost Rp. 24.4 billion (CNN Indonesia, 2022).

This research was conducted on students as potential taxpayers in the future. So it is necessary to instill knowledge related to tax evasion and what factors can influence the intention to commit tax evasion. The first factor in this study is the understanding of the three taboo teachings. Tri abstinance is a Tamansiswa teaching which consists of first abstinance from abusing power/authority, which means that someone who has power or position is not allowed to abuse certain positions to act dishonestly. Second, the prohibition of financial misappropriation. Money must be used properly for welfare and corruption is not permitted. Third, the prohibition against decency. Someone who is virtuous should uphold norms so that he does not commit fraud (Wardani et al., 2022).

The second factor is religiosity . Religiosity is the level of religious beliefs or values that a person adheres to. Religiosity can affect the intention of tax evasion because individuals who have a high level of religiosity will have an impact on good behavior and obey the rules. This is in line with research conducted by Nurachmi & Hidayatulloh, (2021) which states that individuals who have a strong level of religious belief will be able to prevent bad deeds by creating feelings of guilt within themselves, including behavior for committing tax evasion or tax evasion. . This statement is in line with the results of research conducted by Sofha & Utomo, (2018) and Nauvalia & Herwinarni, (2018) which state that religiosity influences the ethics of tax evasion. However, these results are in contrast to research conducted by Basri, (2015), Mitayani, (2019) and Hidayatulloh, (2016) which state that religiosity does not affect tax evasion intentions.

Several previous researchers, such as Sofha & Utomo, (2018), Nauvalia & Herwinarni, (2018) and Nurachmi & Hidayatulloh, (2021) have examined the factors that influence the intention of tax evasion of prospective taxpayers. On the basis of the inconsistency of the findings of several researchers and the limitations of the researchers, the researchers are interested in conducting another study regarding the effect of religiosity on tax evasion intentions. The researcher also added the variable of understanding the teachings of the three taboos as an update from this study.

The formulation of the problems in this study include: (1) Does understanding of the three taboo teachings have a negative influence on the intention of tax evasion? (2) Does religiosity have a negative effect on tax evasion intentions? Based on the formulation of the problem above, the objectives of this research are: (1) To find out whether understanding of the three taboo teachings has a negative effect on the intention to evade taxes (2) To find out whether religiosity has a negative effect on the intention to evade taxes.

Theory of Planned Behavior (TPB)

Theory of planned behavior is a conceptual framework that explains what factors become the basis for someone to decide to behave. The decision to behave can come from within and can also come from the environment, Puspitaningrum (2018). Intention is the main factor in this theory. Intention itself is an impulse that forms the basis of individual actions and behavior, so that to predict what actions an individual will take can be known from how strong his intention is. In general, the greater the individual's intention to behave, the greater the likelihood that the behavior will be carried out (Ajzen, 1991). This means that the greater the individual's intention to commit embezzlement, the greater the likelihood that the individual will commit tax evasion, and vice versa.

The Influence of Understanding of Tri Abstinance Tamansiswa Teachings on Intentions of Tax Evasion

Tri taboos is one of the Tamansiswa teachings taught by the Father of Indonesian Education, Ki Hadjar Dewantara. According to Wijayanti, (2018) the teachings of tamansiswa tri abstinence include the first prohibition of abusing power, meaning that someone who has power or position is not allowed to abuse office, such as being free not to pay his taxes. Second, the prohibition of financial misappropriation means that money must be used properly for welfare and it is not permissible to commit tax evasion, such as not paying taxes according to the amount that should be. Third, the prohibition against violating decency means that someone who is virtuous should uphold the norms so that he is not allowed to commit fraud, such as acting dishonestly and violating existing tax regulations.

With this, one's understanding of the teachings of the three taboos is expected to give encouragement to someone to always obey the rules, comply with every obligation, and not violate the prohibitions that have been set. This can reduce tax evasion by someone so as not to have a negative impact on the state. Based on this explanation, the following hypotheses can be developed:

H1. Understanding the teachings of tamansiswa tri taboos has a negative effect on tax evasion

The Influence of Religiosity on Intentions of Tax Evasion

Religiosity is the religious values that are adhered to by someone. Basically all religions have the same goal of controlling good behavior and inhibiting bad behavior. People believe that religion can control individual behavior from immoral and unethical attitudes. Someone with high beliefs often acts ethically and avoids tax violations (Basri, 2016).

According to Safitri (2018) someone who has a high level of religiosity tends to be able to control the actions that will be taken in his life. Thus, with the belief in God that is owned within a person, it can be trusted to be able to control oneself from acts of fraud including tax evasion. Based on this explanation, the following hypotheses can be developed:

H2. Religiosity has a negative effect on tax evasion intentions.

METHOD

Nature of Research

This research is descriptive quantitative. The quantitative method is defined as a method based on the philosophy of positivism, used to examine certain populations or samples, collecting data using research instruments, analyzing data in a statistical manner, with the aim of testing established hypotheses. Quantitative research is research that uses data in the form of numbers as a tool for analyzing what you want to know or want to research (Sugiyono, 2019).

The data source used is primary data with questionnaire data collection techniques. Primary data is a data source that directly provides a set of data to data collectors (Sugiyono, 2019). A questionnaire is a data collection technique in which the researcher will describe a series of questions or written statements to the respondents, who later have to fill out the answers to these questions (Wulandari et al., 2019). Questionnaire consists of two parts, namely, understanding of the teachings of Tamansiswa tri abstinence, religiosity, and intent to evade taxes. This questionnaire was given to students studying in DIY.

Operational Definition and Research Variable Indicators

1. Intentions of tax evasion

The intention of tax evasion is the tendency of taxpayers to take action against the law to manipulate the amount of tax owed in order to save on tax payments (Yusmarwandi, 2014). This variable is measured by the following indicators:

- a. Annual tax returns are not submitted on time
- b. Fabricate annual tax returns or submit annual tax returns incorrectly

- c. Not registering or misusing the taxpayer identification number
- d. Do not deposit taxes that have been collected and deducted
- e. Reporting income is lower than it really is (Yusmarwandi, 2014)

2. Understanding of the Tri Abstinance Tamansiswa Teachings

The understanding of the tri taboo teachings is an understanding of Tamansiswa teachings which consist of abstaining from abusing power/authority, abstaining from misusing finances, and abstaining from violating decency (Boentarsono et al., 2017). This variable is measured by the following indicators:

- a. Do not abuse power
 - b. Do not abuse finances
 - c. Do not abuse decency
- (Boentarsono et al., 2017)

3. Religiosity

Religiosity is the level of religious beliefs or values that a person adheres to (Tarmidi, 2020). This variable is measured by the following indicators:

- a. Trust in God's supervision
 - b. Believing in the consequences of actions
 - c. Obey religious teachings
 - d. Carry out worship
- (Tarmidi, 2020).

Data analysis technique

1. Descriptive Statistics Test

This descriptive statistical test is used to analyze the data obtained from the respondents during the research, then descriptive data from each variable will be presented. This descriptive statistical test provides an overview of the data from all the variables used in the study and to determine the average (mean), standard deviation, maximum, and minimum values.

2. Data Normality Test

This data normality test aims to test whether the confounding variables or residual variables in the regression model have a normal distribution. The assessment can be done with the Kolmogorov-Smirnov test. Decisions are made with the following criteria: (1) If the significance probability value of the test results is greater than 0.05, the data is normally distributed; (2) If the significance probability value is less than 0.05, the data is not normally distributed (Ghozali, 2018).

a. Multicollinearity Test

Multicollinearity test aims to determine whether the regression model found a correlation between independent (independent) variables. To test whether or not multicollinearity exists in the regression model, it can be seen from the tolerance value > 0.01 and the Variance Inflation Factor (VIF) value < 10.0 .

b. Heteroscedasticity Test

The heteroscedasticity test has the aim of testing whether there is inequality in the regression model or there is a difference in the variance of the residuals from one observation to another. A good model is one that does not have heteroscedasticity.

Hypothesis Test

a. Model Fit Test (F Test)

Model fit test (F test) was conducted to determine whether the independent variable affects the dependent variable with a significant level of 5% ($\alpha = 0.05$). To find out whether one of the

independent variables has an influence or not on the dependent variable, that is, if the probability of significance <0.5 it means that H_a is accepted and H_o is rejected, and vice versa if the probability is significant > 0.05 it can be concluded that H_o is accepted and H_a rejected.

b. Determination Coefficient Test

The Coefficient of Determination test is used to measure how far the model's ability to explain the independent variables. The value of the coefficient of determination ranges between zero and one. If the coefficient of determination is low, it means that the ability of the independent variable to explain the dependent variable is limited, and if the value of the coefficient of determination is close to one, it means that the independent variable is able to provide the information needed to predict the dependent variable (Ghozali, 2018).

c. Partial Test (t test)

The t test is used to show how far the influence of one independent variable individually explains the dependent variation. In this test the basis for decision making is if the probability is significant <0.05 , it can be concluded that partially the independent variable has a significant influence on the dependent variable, and vice versa if the probability is significant > 0.05 it can be concluded that the independent variable has no significant effect significant to the dependent variable.

RESULTS

Descriptive statistics

Table. 1 Descriptive Statistical Test Results

	N	Min.	Max.	Mean	Std. Deviation
Understanding of Tamansiswa Teachings of the Tri Abstinence	130	10	50	43,58	6,495
Religiosity	130	14	45	36,64	6,364
Intentions of tax evasion	130	21	50	43,20	6,136
Valid N (listwise)	130				

Source: Primary data processed, 2023

Based on the table above, it can be seen that the amount of data (N) is 130. It can be seen that the understanding of the Tri Abstinence Tamansiswa teaching has an average value of 43.58 with a standard deviation of 6.495. Religiosity has an average value of 36.64 with a standard deviation of 6.364 and intention to evade taxes has an average value of 43.20 with a standard deviation of 6.136.

Classical Assumption Testing

a. Normality test

The Kolmogorov-Smirnov test results were 1.259 and the Asymp. Sig is 0.084, which means it is greater than the alpha value, which is 0.05, so it can be concluded that the residual data is normally distributed thereby strengthening the normality of the regression model in this study.

b. Multicollinearity Test

Table 2. Multicollinearity Test Results

Variable	Tolerance	VIF

Understanding of Tamansiswa Teachings of the Tri Abstinence Religiosity	0,836	1,196
	0,394	2,536

Source: Primary data processed, 2023

Based on the table above, it can be seen that the tolerance value for the three abstinence understanding variables (X1) and religiosity (X2) is greater than 0.10 then the VIF value is less than 10.00. So it can be concluded that the data does not experience or do not occur multicollinearity.

c. Heteroscedasticity Test

Table 3. Heteroscedasticity Test Results

Variable	Sig.	Limit
Understanding of Tamansiswa Teachings of the Tri Abstinence Religiosity	0,172	0,05
	0,309	0,05

Source: Primary data processed, 2023

Based on the table above, it can be seen that the probability value of the triple abstinence understanding variable is 0.172, and the religiosity variable is 0.309 which is greater than 0.05. Thus, in the heteroscedasticity test above, each of the proposed variables does not experience heteroscedasticity.

Hypothesis test

a. F Test

Table 4. F Test Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2726,948	5	558,192	33,505	,000 ^b
	Residual	2129,852	124	16,660		
	Total	4856,800	129			

Source: Primary data processed, 2023

Based on the table above, it is known that the significance value for the effect of understanding the three taboos, and religiosity on the intention to commit tax evasion is 0.000 < 0.05 and the Fcount value is 33.505 > Ftable 2.29, so it can be concluded that the model is stated to have a significant effect and can be said to be fit .

b. Determination Coefficient Test (Adjusted R2)

Table 5. Test Results for the Coefficient of Determination (Adjusted R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,758 ^a	,575	,557	4,082

Source: Primary data processed, 2023

Based on the table above shows how big the percentage of the independent variable is in explaining the dependent variable. Based on the table, it can be seen that the correlation coefficient (R) is 0.758, the R² (R Square) value is 0.575 and the adjusted R square value is 0.557. Based on these values, the influence of understanding the three taboos and religiosity can affect the intention of tax evasion 57.7%, while the remaining 42.3% is influenced by other factors outside the variables of this study.

c. t Test

Table. 6 Test Results t

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. error	Beta		
1	Constant)	13,187	3,219		4,096	,000
	Understanding of Tamansiswa Teachings of the Tri Abstinence Religiosity	-,120	,061	-,127	-1,985	,049
	Religiosity	-,060	,090	-,062	-,670	,504

Source: Primary data processed, 2023

Based on the table above, it can be seen that the significance value of understanding the three taboos is 0.049 which is less than 0.05, so it can be concluded that H1 is acceptable. The significance value of religiosity is 0.504 greater than 0.05, so it can be concluded that H2 is unacceptable.

DISCUSSION

The Influence of Understanding of Tri Abstinence Tamansiswa Teachings on Intentions to Do Tax Evasion

The first hypothesis in this study is that the understanding of the three taboos has a negative effect on tax evasion intentions. The results of the hypothesis test stated that the understanding of the three taboos had a negative effect on the intention of tax evasion. This is evidenced by the results of the t-count test of -1.9885 which is greater than the t-table, namely 1.97928 with a significant value of 0.049 less than 0.05 and an unstandardized coefficient B value of -0.120 and it can be concluded that H1 can be supported.

The results of this study can prove that an understanding of the Tri Abstinence Tamansiswa teachings has a negative effect on the intention to commit tax evasion. This can be interpreted if a person's understanding of the Tri Abstinence Tamansiswa teachings is high, then the intention to evade taxes is also lower.

This is in accordance with the theory of planned behavior which states that subjective norms are one of the factors in the formation of intentions. Where the subjective norm is a belief in the existence of things that support or hinder the behavior displayed by an individual. This can come from the individual himself or from external factors such as the environment. With a high understanding of the three taboos by prospective taxpayers, they will feel responsible for their taxes and not take unethical actions, namely tax evasion. Prospective taxpayers will think that the taxes collected will contribute to the development of the country's economy for the better, so that

national development will not be constrained by costs. So that the better the understanding of the three taboos, the higher the intention not to commit tax evasion.

The Effect of Religiosity on the Intention to Do Tax Evasion

The second hypothesis is that religiosity has a negative effect on tax evasion intentions. The results of the hypothesis test stated that religiosity had no effect on tax evasion intentions. This is evidenced by the results of the t-count test of -0.670 which is smaller than the t-table of 1.97928 with a significant value of 0.504 greater than 0.05 and an unstandardized coefficient B value of -0.060 and it can be concluded that H2 is not supported.

This is in accordance with the theory of planned behavior which states that subjective norms are a factor in forming intentions. Where this subjective norm is a belief in the existence of things that support or inhibit the behavior displayed by an individual. This can come from oneself or from external, namely environmental factors. Even though someone has a high level of religiosity, the surrounding environment considers that tax evasion is a natural thing, so that person will imitate and follow the act of embezzlement because it has become commonplace in the surrounding community. The greater the influence of other people from the taxpayer's environment to act disobediently, the greater the intention of non-compliant taxpayers to pay taxes. Thus, tax evasion behavior can be influenced by subjective norms, such as other people, co-workers, family and so on (Nurachmi & Hidayatulloh, 2021).

The results of this study are in line with research conducted by Basri, (2015), (Mitayani (2019), and Nurachmi & Hidayatulloh (2021) which state that religiosity does not affect the intention to commit tax evasion. The results of this study are not in line with research conducted by Sofha & Utomo, (2018) and Nauvalia & Herwinarni, (2018) which state that religiosity influences the intention to commit tax evasion

CONCLUSION

A. Conclusion

Based on the results of data analysis and test results, it can be concluded that understanding the three taboos has a negative effect on the intention to commit tax evasion, and religiosity has no effect on the intention to commit tax evasion.

B. Implication

The results of this study are expected to be useful and useful for all students as future taxpayer candidates. This study found that understanding the teachings of the three taboos had a negative effect on the intention to commit tax evasion, while religiosity had no effect on the intention to commit tax evasion. Therefore, students as potential taxpayers are expected to be able to instill an understanding related to the three taboos as taught by Ki Hadjar Dewantara in themselves. By having a high level of understanding of the three taboos, students are able to distinguish what is good and what is not good to do, so that prospective taxpayers, especially students, are able to stay away from unethical prohibitions that can harm themselves and others especially again harming the country.

C. Limitation

This study has limitations and is expected to provide an overview for further research, including:

1. This study only includes two independent variables, namely the understanding of the Tri Abstinence Tamansiswa teachings, and religiosity with one dependent variable, namely the intention to evade taxes.
2. This study only used 130 respondents from students throughout DIY, so it does not describe the entire population of students studying in DIY.

3. This study uses only one data source, namely a questionnaire. Therefore, the data obtained only describes the opinions of the respondents from the questionnaire, but the questionnaire also has disadvantages where the respondents' answers sometimes do not show the actual situation. This can happen because the respondent is not objective or cannot understand the statements contained in the questionnaire properly

ACKNOWLEDGEMENT

The author thanks the Lord Jesus Christ who has guided, made things easier and provided smoothness and health while completing this journal, Mr. Dr. Suyanto, SE., M.Si, as Dean of the Faculty of Economics, Bachelorwiayat Tamansiswa University, Mrs. Sri Ayem, SE., M.Sc., Ak., CA., CPA as Head of the Accounting Study Program, Faculty of Economics, Bachelorwiyata Tamansiswa University, Mrs. Reni Listyawati S.Pd., M.Ak as Supervisor II who has provided direction and input to the author as well as all lecturers and employees of the Faculty of Economics, Bachelorwiyata Tamansiswa University, Yogyakarta.

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