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The Influence of Money Ethics and Distrust of Tax Authorities on Ethical Perceptions of Tax Evasion (Empirical Study of Individual Taxpayers Registered at KPP Pratama Palu, Central Sulawesi)

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ABSTRACT
This study aims to identify and analyze the effect of money ethics and distrust of tax authorities on ethical perceptions of tax evasion. This type of research uses quantitative methods by conducting surveys by distributing questionnaires to respondents. The population in this study are individual taxpayers who are registered at KPP Pratama Palu. The sample used in this study was 100 respondents. The sampling technique uses incidental sampling technique. The data collection method used is through the distribution ofquestionnaires. Data processing using the SPSS 25 program with descriptive statistical analysis and multiplelinear regression analysis. The results of this study indicate that money ethics has a positive and significant effect on ethical perceptions of tax evasion, while distrust of tax authorities has a negative and insignificant effect on ethical perceptions of tax evasion.

Keywords: money ethics, distrust of tax authorities, tax evasion.

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INTRODUCTION

Sources of funding for the country's development activities are obtained through various sources of income, but mostly through financing generated by taxes. The Indonesian government requires a lot of money to realize national development in various fields, so the government expects every taxpayer to realize their obligation to pay taxes to increase state revenues as the number of taxpayers increases from year to year (Sondak et al., 2019).

According to Law number 28 of 2007 concerning the third amendment to law number 6 of 1983 concerning General Provisions and Tax Procedures, the definition of tax is a mandatory contribution to the state owed by individuals or entities that are coercive under the law without get compensation directly and use it as much as possible for the needs of the state for the prosperity of the people (Government Regulation of the Republic of Indonesia, 2007). Indonesia's income from taxes can be said to be not optimal because the tax ratio in Indonesia is still relatively low. The tax ratio is the percentage of tax revenue to GDP or gross domestic product to measure the extent of the government's ability to collect taxes from the total economy to finance state expenditure and development.

Table 1
Target and Realization of Tax Revenue

Years	Achievment Percentage	Target (Rp)	Realization (Rp)
2019	101,33%	1,296 Triliun	1,313 Triliun
2020	101,73%	1,197 Triliun	1,218 Triliun
2021	110,57%	1,330 Triliun	1,470 Triliun
2022	89,28%	1,602 Triliun	1,430 Triliun

Source: Data processed by researchers, 2022

The table above shows that during 2019-2022 the percentage of tax revenue achievements in Palu has increased and decreased. Where in 2019-2020 it increased by 0.4%, in 2020-2021 it increased by 8.84%, and in 2021-2022 it experienced a quite drastic decrease of 21.29%. Based on the description of the data, it is known that in 2022 the realization of tax revenue has not reached the targeted amount. It is known that in the last 4 years, tax revenue in 2022 is the lowest realization, only reaching Rp. 1.430 trillion, or 89.28% of the 2022 Revised State Budget target of Rp. 1.602 trillion.

According to Suminarsasi and Supriyadi (2012) the tax revenue target that is not achieved is an indication of fraudulent practices in taxation. Taxes make a sizeable contribution to the state but create a burden for taxpayers, so taxpayers usually try to minimize taxes. The way that taxpayers can do to minimize their taxes is through tax planning or tax planning, tax planning is divided into two by Mardiasmo (2018), namely tax avoidance and tax evasion.

One of the obstacles to tax collection in active resistance is tax evasion. Tax evasion is an attempt by taxpayers to lighten the tax burden by violating applicable tax laws (Mardiasmo, 2018). The difficulty of implementing tax avoidance makes taxpayers tend to prefer to do tax evasion.

The phenomenon regarding cases of tax evasion is increasingly rife, one of the cases occurred in September 2021, a team of investigators from the Regional Office of the Directorate General of Taxes (Kanwil DGT) South Jakarta I with the help of the Intelligence Section of the South Jakarta Kanwil DGT I and the Ditreskrimsus Polda Metro Jaya managed to bring the taxpayer with the initials HI from his residence, West Jakarta City on Tuesday, 22 September 2021. The suspect is suspected of having committed a criminal offense in the field of taxation, namely by issuing and/or using fake tax invoices through PT. ASM, PT. BUL and PT. BDS. In this case the state losses incurred amounted to around Rp. 9.9 billion (Pajak.go.id, 2021).

Based on this case it was concluded that tax evasion in Indonesia can cause substantial losses, the rise of tax evasion cases can lead to negative thoughts that cause taxpayers' reluctance to carry out their tax obligations by looking for loopholes to reduce their tax burden. There are several factors that influence a person's ethical perception in committing tax evasion, one of which is money ethics. According to Tang (2002) money ethics or high money ethics has a significant influence on unethical behavior. This can be interpreted that the more a person has a high love of money and prioritizes money as an important thing, the more likely that person is to commit unjustified actions such as tax fraud. **H1:** Money ethics has a significant positive effect on ethical perceptions of tax evasion.

Another factor that influences a person's perception of tax evasion is distrust of the tax authorities. The lack of trust of taxpayers in the tax authorities is caused by several factors, such as suspicion of the allocation of tax money. The public loses trust in tax officials and the state because they are worried that the taxes they pay will be misused by irresponsible parties (Friskianti & Handayani, 2014). **H2:** Distrust of tax authorities has a significant positive effect on ethical perceptions of tax evasion.

METHOD

The method used in this research is a quantitative research method. This research was conducted at the Palu Primary Tax Service Office, Central Sulawesi, which is located on Jln. Professor Moh. Yamin No. 94 North Lolu. The population in this study are individual taxpayers who are registered at KPP Pratama Palu, Central Sulawesi. The sampling technique in this study used incidental sampling, the total population of taxpayers, namely 314,473 taxpayers (data as of September 23, 2022), then sampling will be carried out using the slovin formula, as follows:

$$n = \frac{N}{1 + Ne^2}$$

Keterangan:
n = number of samples
N = population size
e^2 = level of confidance (10%)

$$n = \frac{314.473}{1 + (314.473)(0{,}1)^2}$$

$$n = \frac{314.473}{1+(3.144{,}73)} \quad n = 99{,}96$$

(rounded up to 100 samples)

The data collection technique in this study used a questionnaire which was distributed to respondents, namely 100 individual taxpayers registered at KPP Pratama Palu. The number of questionnaires distributed and returned was 100 questionnaires. Questionnaires that can be researched and valid are 100 questionnaires. Then the collected data was processed using the SPSS data processing program version 25. The process of testing the quality of the research instrument consisted of two parts, namely the validity test and the reliability test. The results of the validity test show that all statements in the variable are declared valid. The results of the reliability test show that the variables or measuring instruments used in this study are reliable. Data analysis methods used in this study include descriptive statistical tests, validity tests, reliability tests, normality tests, multicollinearity tests, heteroscedasticity tests, hypothesis tests and coefficient of determination tests (R2) with regression analysis performed, namely multiple regression analysis. The hypothesis test used is the partial test (t test).

RESULT

1. Validity Test Results

Table 2
Validity Test Results

Items	Corrected Item-Total Correlation	r-tabel	Status
Y.1	0,884	0,1654	Valid
Y.2	0,892	0,1654	Valid
Y.3	0,897	0,1654	Valid
Y.4	0,870	0,1654	Valid
Y.5	0,907	0,1654	Valid
Y.6	0,837	0,1654	Valid
X1.1	0,340	0,1654	Valid
X1.2	0,381	0,1654	Valid
X1.3	0,658	0,1654	Valid
X1.4	0,814	0,1654	Valid
X1.5	0,856	0,1654	Valid
X1.6	0,733	0,1654	Valid
X1.7	0,814	0,1654	Valid
X1.8	0,654	0,1654	Valid
X1.9	0,599	0,1654	Valid
X1.10	0,667	0,1654	Valid
X1.11	0,733	0,1654	Valid
X1.12	0,795	0,1654	Valid
X2.1	0,926	0,1654	Valid
X2.2	0,914	0,1654	Valid
X2.3	0,901	0,1654	Valid
X2.4	0,918	0,1654	Valid

Source: Data processed by researchers, 2022

Based on the results of the validity test, it can be stated that all tax evasion ethical perception variable instruments are feasible (valid) to be included in this study, because the correlation coefficient (r-count) of all statement items obtained is greater than the r-table value and has a positive value.

2. Reablitiy Test Results

Reliability test is a tool to measure a questionnaire which is an indicator of a variable or construct. A questionnaire was carried out using the Cronbach alpha statistical test with the help of IBM SPSS 25. A construct or variable is said to be reliable or reliable if it gives a Cronbach alpha value (α)> 0.60 (Ghozali, 2006). The results of reliability testing on the variable ethical perceptions of tax evasion, money ethics, and distrust of tax authorities can be seen in the following table:

Table 3
Reability Test Results

Research Variable	**Cronbach Alpha**	**Tolerance Alpha**	**Status**
Ethical Perceptions of Tax Evasion (Y)	0,942	0,60	Reliabel
Money Ethics (X1)	0,896	0,60	Reliabel
Distrust of Tax Authorities (X2)	0,935	0,60	Reliabel

Source: Data processed by researchers, 2022

3. Normality Test Results

Table 4
Normality Test Results

		Unstandardized Residual
N		100
Normal $Parameters^{a.b}$	Mean	.00000000
	Std. Deviation	3.94067734
Most Extreme Differences	Absolute	.060
	Positive	.048
	Negative	-.060
Test Statistic		.060
Asymp. Sig (2-tailed)		$.200^{e.d}$

a. Test Distribution is Normal
b. Calculated from data
c. Lilliefors Significance Correction
d. This is a lower bound of the true significance

Source: Data processed by SPSS 25, 2022

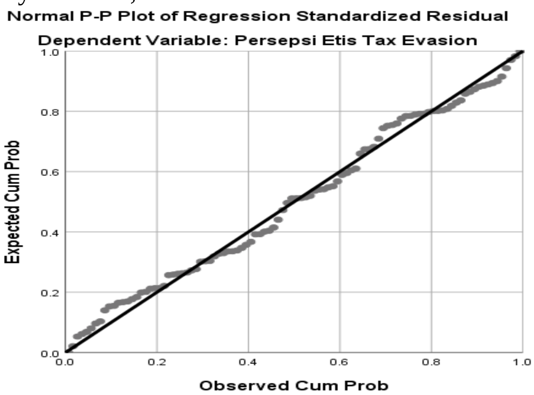

Figure 1
P-ploth Graph
Source: Data processed by SPSS 25, 2022

Table 4 shows the results of the normality test using the Kolmogrov Smirnov (K-S) and the asymp values are obtained. Sig of 0.200 > 0.05 and the results of the test using the

P-Plot in Figure 1, the pattern is spread around the diagonal line, so the results of this test state that the research data is normally distributed.

4. Multicollinearity Test Results

Table 5
Multicollinearity Test Results

Model	Unstandardized Coefficients B	Unstandardized Coefficients Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistic Tolerance	Collinearity Statistic VIF
(Constant)	1.678	2.488		0.675	0.502		
Money Ethics	0.373	0.053	0.578	7.031	0.000	0.985	1.015
Distrust of Tax Authorities	-0.122	0.121	-0.083	-1.007	0.316	0.985	1.015

a. Dependent Variable: Ethical Perceptions of Tax Evasion
Source: Data processed by SPSS 25, 2022

Based on the table above, the tolerance value for the money ethics variable (X1) is 0.985 with a VIF value of 1.015, the tolerance value for the variable of distrust of the tax authorities (X2) is 0.985 with a VIF value of 1.015. These results indicate that the tolerance value of the 2 variables is > 0.10 and the VIF value is < 10. So it can be concluded that the independent variables in this research model are free from multicollinearity

5. Heteroskedasticity Test Results

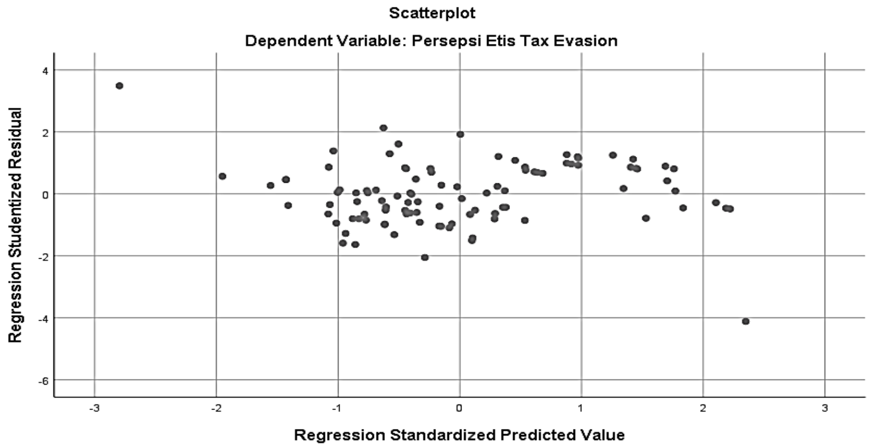

Figure 2
Scatterplot
Source: Data processed by SPSS 25, 2022

Based on the picture above, when viewed from the data plot on the scatterplot, the heteroscedasticity test shows that there is no clear pattern and the points spread above and below the number 0 and on the Y axis. So it can be concluded that the data in this study did not occur heteroscedasticity in the regression model, then the model is feasible to use.

6. Methods of Descriptive Statistical Analysis

Table 6
Descriptive Statistical Test Results

	N	Minimun	Maximum	Mean	Std Deviation
Ethical Perceptions of Tax Evasion	100	6.00	23.47	14.9452	4.89919
Money Ethics	100	15.34	55.45	38.6215	7.59836
Distrust of Tax Authorities	100	4.00	14.45	9.3170	3.32454
Valid N (listwise)	100				

Source: Data processed by SPSS 25, 2022

The table above shows that the amount of data (valid N) in this study is 100 samples originating from WPOP registered at KPP Pratama Palu. Based on the results of the descriptive statistics shown in table 4.12, all data can be processed and fully available.

7. Multiple Linear Regression Analysis

Table 7
Multiple Linear Regression Analysis

	Unstandardized Coefficients		Standardized Coefficients
Model	B	Error	Beta
(Constant)	1.678	2.488	
Money Ethics	0.373	0.053	0.578
Distrust of Tax Authorities	-0.122	0.121	-0.083

a. Dependent Variable: Ethical Perceptions of Tax Evasion
Source: Data processed by SPSS 25, 2022

From the table above, a regression equation can be formulated to determine the money ethics variable and the distrust variable in the tax authorities as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$$
$$Y = 1{,}678 + 0{,}578X_1 + (-0{,}083X_2) + \varepsilon$$

The multiple linear regression equation above shows that the independent variable money ethics (X1) has a positive direction towards the dependent variable ethical perceptions of tax evasion (Y). Meanwhile, the independent variable distrust of tax authorities (X2) has a negative direction towards the dependent variable of ethical perceptions of tax evasion (Y). The results of the above calculations can be explained as follows:

a. The constant value α = 1.678 and is positive. This value indicates that if the independent variables money ethics (X1) and distrust of tax authorities (X2) are 0 (zero), then the value of the ethical perception variable of tax evasion is 1.678, with a mathematical translation as follows:
   Y = 1,678 + 0,578(0) + (-0,083(0))
   = 1,678
b. The value of the regression coefficient for the independent variable money ethics (X1) is 0.578 and is positive. This shows that for every one unit change in the money ethics variable assuming the other variables are the same, then the ethical perception variable of tax evasion changes by 0.578 in the same direction, with a mathematical translation as follows:
   Y = 1,678 + 0,578(1) + (-0,083(0))

= 2,256

c. The regression coefficient value for the independent variable of distrust in the tax authorities (X2) is -0.083 and is negative. This shows a negative effect (opposite direction) between the variables of mistrust of tax evasion and ethical perceptions of tax evasion, this means that if the variable of distrust of tax authorities increases by 1%, then on the contrary the variable of ethical perceptions of tax evasion will decrease by 0.083 assuming other variables permanent. Here's the mathematical explanation:

Y = 1,678 + 0,578(0) + (-0,083(1))
= 1,595

8. Partial Test Results (t Test)

Table 8

Partial Test Results

Model	Unstandardized Coefficients B	Unstandardized Coefficients Error	Standardized Coefficients Beta	t	Sig.
(Constant)	1.678	2.488		0.675	0.502
Money Ethics	0.373	0.053	0.578	7.031	0.000
Distrust of Tax Authorities	-0.122	0.121	-0.083	-1.007	0.316

a. Dependent Variable: Ethical Perceptions of Tax Evasion

Source: Data processed by SPSS 25, 2022

Based on table 8 the results of the partial test (t test) above are obtained from the t-count for the money ethics variable of 7.031 with a significance level of 0.000. This shows that t-count > t-table, namely (7.031) > (1.98498) is significantly below the alpha level of 0.05. This shows that money ethics has a positive and significant effect on ethical perceptions of tax evasion. The first hypothesis (H1) which says money ethics has a significant effect on ethical perceptions of tax evasion is accepted.

The t-count value for the distrust variable in the tax authorities is -1.007 with a significant level of 0.316. This shows that t-count < t-table, namely (-1.007) < (1.98498) which is significantly above the alpha level of 0.05. This shows that distrust of the tax authorities has a negative and not significant effect on ethical perceptions of tax evasion. The second hypothesis (H2) which says distrust of the tax authorities has a significant effect on ethical perceptions of tax evasion is rejected.

9. Determination Coefficient Test

Table 9

Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	.594[3]	0.353	0.340	3.98110

a. Predictors: (Constant), Money Ethics, Distrust of Tax Authorities

Source: Data processed by SPSS 25, 2022

Based on table 9 above, the value of r square is 0.353 or 35.3%. This shows that the dependent variable can be explained by the independent variable of 35.3%, while the rest (100% - 35.3% = 64.7%) is explained by other factors described in this study.

DISCUSSION

The Effect of Money Ethics on Tax Evasion Ethical Perceptions

Based on the results of calculations and testing, it shows that H1 is accepted, namely money ethics has a significant effect on ethical perceptions of tax evasion. These results illustrate that there is a unidirectional influence between money ethics on ethical perceptions of tax evasion. In other words, the higher a person's perception of money, the higher the perception of tax evasion.

In this case, it can be associated with the theory of planned behavior which explains a person's intention and then explains behavior towards his tax obligations. Control belief is a factor of a person's belief about what things support or hinder his actions or behavior, this can form a behavior control variable. So it can be concluded that the relationship between this theory and tax evasion is that rationality with a logical mind can influence the action of tax evasion. The high love of money factor that arises in a person will make that person tend to take unethical actions.

The attribution theory which explains that every human behavior has a cause or a reason that can be known through internal factors and external factors can also be associated with one's perception of tax evasion. Taxpayer ethics is an internal factor for carrying out tax compliance or evasion actions. Therefore, when the taxpayer has a perception that tax evasion is caused by internal and external factors.

The Influence of Distrust in Tax Authorities on Tax Evasion Ethical Perceptions

Based on the results of calculations and testing, it shows that H2 is rejected, namely distrust of tax authorities has a negative and not significant effect on ethical perceptions of tax evasion. In this case distrust of the tax authorities does not affect the perception of a taxpayer in tax evasion, because this problem is not a reason for taxpayers not to pay taxes because paying taxes is an obligation to the state.

This can be related to the theory of perception whereby everyone acts on the basis of their perceptions regardless of whether those perceptions reflect actual reality. So that the average taxpayer's perception of the tax authorities cannot influence taxpayers in carrying out tax evasion actions.

This is in contrast to external factors in attribution theory which explains that all events and incidents must have a cause, external factors which are causes of behavior come from situations outside of circumstances, where the taxpayer's distrust of the tax authorities cannot be linked to situations outside of circumstances or outside of a taxpayer, because for them paying taxes is still an obligation, so it cannot influence their perceptions of tax evasion.

Behavioral belief in the theory of planned behavior can be associated with the negative influence of the variable distrust of the tax authorities on ethical perceptions of tax evasion, which defines that beliefs are related to a behavior and evaluation of results which will ultimately form the attitude variable, where the taxpayer's beliefs tax authorities cannot influence their perceptions of tax evasion because taxpayers consider that paying taxes is their obligation, so that the attitude variable formed within the taxpayer cannot influence their perceptions of tax evasion.

IMPLICATIONS

Someone with high money ethics will place money as important so they tend to commit tax fraud compared to people who have low money ethics. This is because the benefits of paying taxes received by taxpayers are lower when compared to other benefits, if the money to pay taxes is used for other purposes. For taxpayers, taxes are a burden or cost that can reduce their economic capacity. This is also supported by the results of the money ethics variable frequency table (X1) which shows the highest mean value of 4.42 with the statement item namely "money is an important factor in my life", as seen from the answers of respondents who answered strongly agreed as many as 49 respondents (49%)), 44 respondents (44%) agreed to answer, 7 respondents (7%) neutral answers, 0 respondents (0%) disagreed and 0 respondents (0%) strongly disagreed. This shows that someone who considers the importance of money will take any action to fulfill his desires, so it can be concluded that someone with a high attitude towards money ethics is likely to take tax evasion, because he thinks this is ethical.

Distrust of the tax authorities does not affect the perception of a taxpayer in tax evasion, because this problem is not a reason for taxpayers not to pay taxes because paying taxes is an obligation to the state. This is also supported by the results of the variable frequency table of distrust of the tax authorities (X2) which shows the highest mean value of 3.30 with the statement item namely "tax officials must provide a sense of security to taxpayers when carrying out taxation activities", seen from the answers of respondents who answered 31 respondents (31%) strongly agreed, 28 respondents (28%) agreed, 7 respondents (7%) neutral, 8 respondents (8%) disagreed and strongly disagreed 26 respondents (26%). This shows that the sense of security that taxpayers have in taxation activities is highly expected, taxpayers who have a high level of compliance will not be affected by cases involving various tax persons. This problem is not a reason for taxpayers not to pay taxes, because they think that paying taxes is an obligation to the state.

CONCLUSION

Based on the results of the analysis and discussion regarding the influence of money ethics and distrust of tax authorities on ethical perceptions of tax evasion, the following conclusions can be drawn:

1. Money ethics has a positive and significant effect on ethical perceptions of tax evasion.
2. Distrust of the tax authorities has a negative and insignificant effect on ethical perceptions of tax evasion.

Based on the analysis and conclusions related to the research, the suggestions put forward in this study are as follows:

1. It is hoped that future researchers will be able to expand the scope of this study regarding factors that can influence taxpayer perceptions regarding tax evasion, and expand the sample used in order to describe conditions more broadly. The research instrument is also developed again so that it can better measure variables. the.
2. For the KPP Pratama Palu, it is hoped that it will further suppress tax evasion with routine efforts that affect ethical views in taxation, such as holding socialization, maintaining the quality of tax facilities and infrastructure, and providing transparent information on the allocation of tax funds.

Although researchers have tried to design and develop research in such a way, there are still limitations in this study. This study only collected data through questionnaires without conducting in-depth interviews or observations, some respondents in this study also did not carry out direct interactions such as introductions to providing general information because some respondents filled out questionnaires distributed by KPP Pratama Palu, which could not be reached by researchers because KPP Pratama Palu in distributing questionnaires used a questionnaire entrusted system, so researchers only made conclusions based on the data that had been taken and observations obtained from respondents on the Google research form and printed questionnaires. Therefore, research cannot control respondents' answers which do not show the actual situation. Non-disclosure and fear of taxpayers when asked to fill in personal data, such as filling in the NPWP number, so that the column for filling in the NPWP number is not mandatory, because some of the respondents considered this to be privacy. And finally, the variables in this study are limited to ethical perceptions of tax evasion, not the tax evasion itself.

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