Tax Understanding Factors, Equity Sensitivity and Love of the Money Attitudes on Taxpayer Perceptions Regarding Tax Evasion at KPP Pratama Jember

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Article Info	ABSTRACT
	According to the 2020 State of Tax Justice report, it was stated that Indonesia's position in cases of tax evasion by corporate and individual taxpayers is ranked fourth in Asia after China, India and Japan. The large number of tax evasion cases currently occurring have given rise to various perceptions. These various perceptions are influenced by various factors, including understanding of taxation, equity sensitivity and love of the money attitudes. This research aims to determine the factors of understanding taxation, equity sensitivity, and love of the money attitudes towards taxpayers' perceptions regarding tax evasion at KPP Pratama Jember. This research uses a quantitative approach, with the aim of testing hypotheses. The population in this study are individual taxpayers registered at KPP Pratama Jember. Sampling used purposive sampling. The results of this research show that understanding taxation and love of the money attitudes influence taxpayers' perceptions regarding tax evasion, while equity sensitivity does not influence taxpayers' perceptions regarding tax evasion.

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1. INTRODUCTION

Improving the welfare of society and developing the country is the main goal of the Indonesian government in implementing its policies and programs. In order to achieve the implementation of this development, funding to finance state development must be given great attention by the government. One very large source of funding comes from the taxation sector [1]. In cases of tax evasion by individual taxpayers, according to The State of Tax Justice 2020 report, Indonesia is in fourth place in Asia after China, India and Japan. According to the Financial Transaction Reports and Analysis Center (PPATK), there is an increase in indications of criminal acts in the tax sector in Suspicious Financial Transaction Reports (LTKM), this is most likely caused by various forms of tax evasion.

Taxpayers who choose to carry out tax avoidance, especially tax evasion, may not be fully aware of the significant legal risks that can follow their actions because a lack of understanding or attention to the legal consequences can influence their decisions [2] In addition, the reasons why taxpayers choose carrying out tax evasion is because it can provide faster and more direct financial benefits because it involves reducing the amount of tax that must be paid without

requiring a complicated planning process or strategy implementation [3].

The large number of cases currently occurring has given rise to various perceptions. Kotler (1993) in [1]. Personally, each person has a different perception regarding tax evasion. This difference is influenced by various factors, including understanding of taxation, equity sensitivity and love of the money attitudes.

Understanding taxation is an important thing that a person must have to increase awareness about taxation. If taxpayers really understand taxation, they would prefer to avoid tax evasion. and consider this action to be illegal [4]. This is in line with research [5] that the better taxpayers understand tax regulations in fulfilling their tax obligations, the greater the possibility that tax avoidance behavior will be considered unethical.

Another factor that is considered to influence a person's perception of tax evasion is equity sensitivity. A person who feels treated unfairly will most likely behave unethically, while an individual who accepts all conditions that exist for him, whether fair or unfair, tends to behave ethically [2]. Research conducted by [6] also [7] states that equity sensitivity is believed to be unable to influence the ethical behavior of taxpayers in fulfilling their tax obligations because it is relative, so that taxpayers will not engage in fraudulent behavior such as tax evasion based on the justice obtained.

Apart from the two factors above, other factors that influence someone to take tax evasion are because they are influenced by a person's love of the money attitude or excessive love of money. Almost all individuals are very proud of money and will do various things to get it, this attitude can make someone behave unethically [8]. Research from [9]states that a love of the money attitude has a significant effect on perceptions regarding tax evasion because the higher the love of money attitude a person has, the taxpayer's perception of the ethics of tax evasion is also higher.

This research expands previous research conducted by [6]. There are differences in variables between this research

and previous research. In this study the author used the variables understanding of taxation, equity sensitivity, and love of the money attitude, whereas in previous research conducted by [6] used the variables love of money, Machiavellian, and equity sensitivity. Another difference lies in terms of research objects, this research uses taxpayers registered at the Jember Regency Primary Tax Service Office.

2. LITERATURE REVIEW

2.1 Tax Compliance Theory (10pt)

Tax compliance is a condition where taxpayers fulfill their tax obligations and report their taxes on time [10]. Tax compliance theory serves as a reference for measuring the extent to which taxpayers comply with legal obligations stipulated by tax law and applicable tax regulations, this relates to collecting, reporting and paying taxes in a timely and accurate manner, as well as fulfilling various provisions. other taxes [11]. According to article 1 of Regulation 192/PMK.03.2007 issued by the Minister of Finance of the Republic of Indonesia, a taxpayer is said to be compliant if he meets the following criteria:

1) Be punctual in submitting the Notification Letter;
2) Have no tax arrears for all types of taxes, except tax arrears for which permission has been obtained to pay installments or postpone tax payments;
3) Financial reports audited by a Public Accountant or government financial supervision agency with an Unqualified opinion for 3 (three) consecutive years;
4) Never been convicted of committing a tax crime based on a court decision that has had permanent legal force within the last 5 (five) years.

2.2 Tax Avoidance Theory

Tax avoidance is a method that aims to minimize the tax burden through several methods, such as exceptions, deductions, tax incentives, income that is not subject to tax, deferral of tax imposition, tax deferred by the state to bribery and falsification of documents

[12]. The legal method of tax avoidance to minimize the tax burden while still complying with existing regulations carried out through effective tax planning or management is called tax avoidance, on the other hand, tax avoidance that occurs due to violations of tax regulations and other tax regulations is called tax evasion or tax evasion [13].

The practice of tax avoidance is a method for paying taxes at a lower amount compared to the applicable regulations [14]. Therefore, taxpayers look for loopholes in tax regulations, so that in laws and regulations, this practice is considered not to violate and is legal [14]. Implementing tax avoidance is quite difficult because taxpayers need to have adequate knowledge about tax regulations. This difficulty makes taxpayers tend to minimize their tax burden in ways that violate tax regulations, namely tax evasion [15].

2.3 Theory of Planned Behavior

The theory of planned behavior is a development of the theory of reasoned action (theory of planned action) which was developed by Martin Fishbein and Icek Ajzen in 1980. Ajzen (1991) in [16] explains that the theory of planned behavior connects behavioral beliefs (behavioral beliefs), subjective norms, and behavior control to measure, understand, and explain their behavioral intentions.

1) Behavioral beliefs include the beliefs that exist within a person regarding an action. This is also related to the attitude that this behavior can produce desirable or undesirable things.

2) Subjective norms include the individual's views by considering social pressure, namely the extent to which important people in their lives such as family, friends or society support or oppose the desired behavior.

3) Behavioral control reflects the extent to which they have the ability or control to carry out the behavior taking into account constraints and external factors that can influence it.

2.4 Understanding Taxation

Comprehension according to the Big Indonesian Dictionary (KBBI) Online, 2016 is the process or ability to comprehend, understand or accept something. Understanding taxation is a process where taxpayers study, understand and know tax laws, regulations and procedures and apply them to carry out tax actions, such as paying taxes, reporting tax returns, and so on [3].

Understanding taxation is important for taxpayers as it determines the taxpayer's behavior and attitude in carrying out tax obligations. People can get regulations regarding taxation through formal and non-formal education [4] This is the role of the government to provide educational programs about taxation to increase taxpayers' knowledge of tax regulations. To increase public awareness about tax law and the function of taxes in national development, tax knowledge is needed. It is also necessary to explain how and where the funds collected are used by the state [3].

2.5 Equity Sensitivity

Sensitivity justice theory covers inputs and outcomes which explains a person's tendency to compare the ratio of inputs and outputs with other people who are comparable to themselves [17]. Input consists of age, social status, education, business, ability, financial efficiency, progress in social status (Lee, 2012 in [18]).

Huseman (1987) in [6] divides Equity sensitivity into three characters, namely entitled, benevolent and equity sensitivities.

1) Entlited is an individual character who has a high sense of ownership so that they feel entitled to special treatment, benefits or appreciation that they deserve.

2) Benevolent character refers to the traits and characteristics of individuals who tend to behave kindly, voluntarily and selflessly.

3) The equity sensitivity character describes individuals who are sensitive to equality and justice in social relationships, how they respond to inequality or injustice both interpersonally and organizationally. On the other hand, individuals who have low equity sensitivity tend to be indifferent and accept the situation.

2.6 Love of The Money Attitude

Love of money here is not defined as a need but a desire that arises within a person [4]. Money is a very important thing in life for those who love money so they are likely to act unethically and commit tax evasion. According to [19]. Individuals who are highly obsessed with money have a higher tendency to behave unethically at work. Several factors influence the Love of money attitude, namely: education level, age, gender, background and social status [20].

2.7 Tax Evasion

According to [6] Tax evasion is an effort to reduce, discuss, and even eliminate the amount of tax owed which is considered a violation of tax law. According to Siahan, 2010 in [3]there are several consequences caused by tax evasion:

1) In the financial sector, tax evasion results in a decrease in state income and very significant losses and can result in financial imbalances and other consequences such as increases in tax rates, inflation and so on.

2) In the economic field, tax evasion has a negative influence on business competition, because taxpayers try hard to hide profits so that they are not detected by the tax apparatus, thereby causing a scarcity of capital.

3) In the field of psychology, tax evasion or tax evasion causes taxpayers to violate established tax regulations so that sooner or later taxpayers will not be afraid to repeat the same action.

2.8 Hypothesis

a. H1: The factor of understanding taxation influences taxpayers' perceptions regarding tax evasion.

b. H2: The equity sensitivity factor influences taxpayers' perceptions regarding tax evasion.

c. The love of the money factor influences taxpayers' perceptions regarding tax evasion.

3. METHODS

The objects used in this research are individual taxpayers registered at the Jember Regency Primary Tax Service Office. The method in this research is quantitative by distributing questionnaires. This research uses primary data collected by distributing questionnaires. The results of the questionnaire are then tested using statistical tests which include: multiple regression analysis, instrument quality test (validity and reliability), traditional assumption tests (normality, multicollinearity and heteroscedity tests), and hypothesis testing (partial tests and coefficient of determination).

4. RESULTS AND DISCUSSION

4.1 General Description of Research Objects

The Jember Pratama Tax Service Office is a work unit under the auspices of the Directorate General of Taxes (DJP) which is responsible for all tax administration management services that relate directly to taxpayers. KPP Pratama Jember is also under the supervision of the East Java Regional Office III located in Malang. Initially, KPP Pratama Jember was a Land and Building Tax Office located on Jl. Lieutenant General Panjaitan. Over time, the DJP carried out modernization in the field of taxation by establishing a modern tax administration system and establishing a Modern Service Office, therefore the Jember Land and Building Tax Office was changed to the Jember Pratama Tax Service Office which is located at Jl. Karimata No. 54A, Gumuk Kerang, Sumbersari, Jember.

4.2 Research result

Descriptive Statistical Analysis

Descriptive statistics are statistics that are used to analyze data by describing or illustrating the data that has been collected as it is without the intention of making general conclusions or generalizations.

Table 4.1 Descriptive Statistical Test Results

Variable	Min	Max	Mean	Std. Deviation
(X1)	18	25	23.19	2,038
(X2)	18	25	22.79	3,138
(X3)	6	30	21.64	5,546
(Y)	7	35	22.08	8,083

Source: Processed data, 2024

Based on table 4.1, it can be explained that the tax understanding variable (X1) shows that the respondents have a fairly good level of understanding of taxation. Furthermore, the equity sensitivity variable (X2) explains that the respondent has a moderate level of equity sensitivity. In the love of the money attitude variable, the answers show that on average respondents have a moderate level of love of the money attitude. Likewise, in the variable taxpayer perception of tax evasion (X3), the respondent's answer explains that on average respondents have a moderate level of perception of tax evasion.

Instrument Test

1. Validity test

The validity test is carried out by calculating the correlation between each question item score and the total score to obtain a person correlation value [21].

Table 4.2 Validity Test Results

No	Variable	r-count	r-table	Information
	Understanding Taxation (X1)			
1	X1.1	0.767	0.196	Valid
	X1.2	0.744	0.196	Valid
	X1.3	0.737	0.196	Valid
	X1.4	0.717	0.196	Valid
	X1.5	0.736	0.196	Valid
	Equity Sensitivity (X2)			
2	X2.1	0.724	0.196	Valid
	X2.2	0.815	0.196	Valid
	X2.3	0.839	0.196	Valid
	X2.4	0.841	0.196	Valid
	X2.5	0.870	0.196	Valid
	Love of The Money Attitude (X3)			
3	X3.1	0.855	0.196	Valid
	X3.2	0.863	0.196	Valid
	X3.3	0.904	0.196	Valid
	X3.4	0.855	0.196	Valid
	X3.5	0.827	0.196	Valid
	X3.6	0.673	0.196	Valid
	Taxpayer Perceptions Regarding Tax Evasion(Y)			
4	Y.1	0.821	0.196	Valid
	Y.2	0.838	0.196	Valid
	Y.3	0.588	0.196	Valid
	Y.4	0.904	0.196	Valid
	Y.5	0.820	0.196	Valid
	Y.6	0.865	0.196	Valid
	Y.7	0.837	0.196	Valid

Source: Processed data, 2024

Based on table 4.3, it can be explained that if the r-count value > r-table then it can be concluded that the question is valid. The R table for 100 respondents with a significance level of 0.05 is 0.196. Because each r-count for each question is greater than the r-table, the above instrument is declared valid based on the validity test.

2. Reliability Test

Reliability testing is testing carried out to ensure the consistency of questionnaire answers between one period and another. The instrument used is considered reliable if the Cronbach's alpha coefficient is > 0.60 [21].

Table 4.3 Reliability Test Results

No	Variable	Cronbach's Alpha	Reliability Standards	Information
1	(X1)	0.792	0.60	Reliable
2	(X2)	0.874	0.60	Reliable
3	(X3)	0.907	0.60	Reliable
4	(Y)	0.914	0.60	Reliable

Source: Processed data, 2024

Based on table 4.4, we can explain that the Cronbach's alpha value for the tax understanding variable (X1) is 0.792, the equity sensitivity variable is 0.874, the love of the money attitude variable is 0.907, and the tax evasion variable (Y) is 0.914. It can be concluded that the results of the reliability test above show that the Cronbach's alpha value for each item is > 0.60. This shows that the instrument used in this research is reliable.

Classic Assumption Test

1. Normality test

The normality test aims to determine whether the residuals or confounding variables in the regression model are normally distributed or not. The normality test was carried out using Kolmogorov Smirnov, by looking at the significance value. If the significance value is > 0.05 then the residual value is normally distributed [21].

Table 4.4 Normality Test Results

Information	Unstandardized Residuals
N	100

Asymptotic Sig. 0.200
(2-tailed)

Based on the normality test in table 4.8, it can be seen that the significance value or Asymptotic Significance is 0.200, where this value is greater than 0.05. It can be concluded that the residual values are normally distributed.

2. Multicollinearity Test

The multicollinearity test aims to test whether the regression model finds a correlation between the independent variables or not. Whether there is multicollinearity can be seen from the size of the Tolerance Value and Variance Inflation Factor (VIF). If VIF < 10 and tolerance value > 0.10 then it can be concluded that there are no symptoms of multicollinearity [21].

Table 4.5 Multicollinearity Test Results

Variable	Collinearity Statistics		Information
	Tolerance	VIF	
(X1)	0.983	1,017	Multicollinearity did not occur
(X2)	0.830	1,204	Multicollinearity did not occur
(X3)	0.823	1,215	Multicollinearity did not occur

Based on the test results above, it is explained that the tolerance value of the three independent variables is greater than 0.10 and the VIF value of the three variables is smaller than 10. This can be concluded that between the independent variables there is no variable correlation, so the regression model in this study has fulfilled classical assumption requirements and freedom from multicollinearity.

3. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is inequality of variance from the residuals of one observation to another [21]. This test was carried out using the Glejser test with the criterion that if the p value *is* equal to or greater than 0.05, it can be said that heteroscedasticity does not occur [21].

Table 4.6 Heteroscedasticity Test Results

Variable	Sig.	Information
Understanding Taxation (X1)	0.330	Heteroscedasticity Free
Equity Sensitivity (X2)	0.091	Heteroscedasticity Free
Love of The Money Attitude (X3)	0.278	Heteroscedasticity Free

Based on the results of the heteroscedasticity test in table 4.10, it is clear that the three independent variables have a significance value greater than or equal to 0.05, so it can be concluded that in this study the regression model is free from symptoms of heteroscedasticity.

Hypothesis testing

1. Multiple Linear Regression Test

The multiple linear regression test was carried out with the aim of finding out the relationship between two or more independent variables and the dependent variable [21].

Table 4.7 Multiple Linear Regression Test Results

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	-13,944	10,169
Understanding Taxation (X1)	0.778	0.346
Equity Sensitivity (X2)	0.141	0.333
Love of The Money Attitude (X3)	0.683	0.128

Based on table 4.11 above, the following regression equation can be obtained:

$$Y = -13.944 + 0.778X1 + 0.141X2 + 0.683X3 + e$$

Based on the equation above, it can be explained that the constant value of -13.944 indicates that without the influence of the Tax Understanding (X1), Equity Sensitivity (X2) and Love of The Money Attitude (X3) variables, the taxpayer's perception of tax evasion will decrease. to -13,944 units. The β_1

coefficient value of 0.778 means that with the addition of one unit of understanding of taxation there will be an increase in taxpayers' perceptions regarding tax evasion by 0.778. The β_2 coefficient value of 0.141 indicates that by adding one unit of the equity sensitivity variable there will be an increase in taxpayers' perceptions regarding tax evasion by 0.141. The regression coefficient of the love of the money attitude variable is 0.683, this means that with the addition of one unit of the love of the money attitude variable there will be an increase in taxpayers' perceptions regarding tax evasion by 0.683

2. **Partial Test (t Test)**

The partial test aims to evaluate the relative significance of each regression coefficient individually by controlling other variables in the model. This test is carried out by comparing significance values and comparing t-count values with t-table [21].

Table 4.8 Partial Test Results (t Test)

Model	t-count	t-table	Sig.
(Constant)	-1,371	1,985	0.174
(X1)	2,248	1,985	0.027
(X2)	0.423	1,985	0.673
(X3)	5,334	1,985	0.001

Source: Processed data, 2024

Judging from the table of partial test results (t test) 4.12, it can be seen that:

1) The influence of understanding taxation on taxpayers' perceptions regarding tax evasion

From the table of partial test results (t test) above, it is known that t-count > t-table (2.248 > 1.985) with a significant level (0.027 < 0.05) which means that H1 is accepted and partially influences understanding of taxation and taxpayers' perception of tax. evasion.

2) The influence of equity sensitivity on taxpayers' perceptions regarding tax evasion

From table 4.12 it is clear that it is known that t-count < t-table (0.423 < 1.985) with a significant level (0.836 > 0.05), this indicates that H2 is rejected and partially

there is no influence between equity sensitivity and taxpayer perceptions regarding tax. evasion.

3) The influence of a love of the money attitude on taxpayers' perceptions regarding tax evasion

From the test results above, it can be seen that t-count > t-table (5.334 > 1.985) with a significant level (0.001 < 0.05) which means that H3 is accepted and partially there is an influence between love of the money attitudes on taxpayers' perceptions regarding tax evasion.

3. **Determination Coefficient Test (R2^{Test})**

The $R^{2 \, test}$ aims to measure how far the model's ability is to explain variations in the dependent variable [21]. The R^2 value is between 0-1. A small value indicates the limited ability of the independent variable to explain other independent variables, while a value close to 1 means that the independent variable provides almost all the information needed to predict the dependent variation.

Table 4.1 Coefficient of Determination Test Results (R^2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.559 [a]	0.312	0.291	6,806

Source: Processed data, 2024

Based on the test table above, it can be said that the R Square value is 0.312 or 31.2%. It can be concluded that the magnitude of the influence of the variables understanding of taxation, equity sensitivity, love of the money attitude on taxpayers' perceptions regarding tax evasion is 0.312 or 31.2% while the remaining 68.8% is determined by other variables not analyzed in this research model.

4.3 Research Discussion

The Influence of Understanding Taxation on Taxpayer Perceptions Regarding Tax Evasion

Based on the results obtained from this research, it proves that understanding taxation influences taxpayers' perceptions

regarding tax evasion, meaning that taxpayers' high understanding of taxation will make them obedient in paying taxes and have the perception that tax evasion or tax evasion is unethical to do. If a taxpayer understands tax regulations, it will be a guide for taxpayers in fulfilling their tax obligations. A high level of understanding of taxation will make taxpayers always try to avoid tax evasion because they understand the consequences if they carry out this illegal action.

The Effect of Equity Sensitivity on Taxpayer Perceptions Regarding Tax Evasion

Based on the results of this research, it proves that equity sensitivity has no effect on taxpayers' perceptions regarding tax evasion. This shows that the level of taxpayer sensitivity has not been able to influence their perceptions of tax evasion because the level of equity sensitivity that taxpayers feel can vary due to perceptions. Justice is relative and has a different meaning for each person. How much someone feels about fairness or injustice in the tax system does not have a significant influence on their decision to commit tax evasion, meaning that feeling that they are treated fairly or unfairly by the tax system is not the main factor influencing their decision regarding tax evasion.

The Influence of the Love of the Money Attitude on Taxpayers' Perceptions Regarding Tax Evasion

This research proves that the love of the money attitude has an influence on taxpayers' perceptions regarding tax evasion. This shows that the higher the taxpayer's love of the money attitude, the more likely they are to take actions that are detrimental to other people and consider this to be ethical. People who have a high love of money attitude tend to make people greedy. Individuals who have a high love of the money attitude will make money their priority, giving rise to the desire to commit fraud by not paying taxes or submitting tax returns for amounts that are not true.

5. CONCLUSION

Based on the results of data analysis and the discussion that has been described, it can be concluded as follows:
1) Understanding taxation influences taxpayers' perceptions regarding tax evasion,
2) Equity sensitivity has no effect on taxpayers' perceptions regarding tax evasion.
3) The love of the money attitude has an influence on taxpayers' perceptions regarding tax evasion.

Suggestion

Based on the conclusions above, there are suggestions that researchers put forward, including:
1) For taxpayers
   Increase understanding of the importance of taxes and the legal consequences of tax evasion through education and outreach, considering the importance of fairness in the tax system and how this affects tax perception and compliance
2) For KPP Pratama Jember
   There is a need for more intensive and effective socialization regarding tax regulations to increase taxpayer understanding and the development of programs that educate taxpayers about the importance of taxes for national development and the negative impacts of tax evasion. KPP Pratama Jember needs to pay attention to the psychological aspects of taxpayers, especially those related to love of money.
3) For future researchers
   Consider conducting more in-depth research regarding other factors that might influence taxpayers' perceptions regarding tax evasion. Further investigation into why equity sensitivity does not have a significant influence may require a review of the method of measuring equity sensitivity or the addition of a moderating variable.

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