TAX EVASION: SYSTEM JUSTICE, DISTRUST TO FISCUS, AND LOVE OF MONEY

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Abstrak

Penelitian ini bertujuan untuk meneliti sistem keadilan, ketidakpercayaan terhadap fiskus dan kecintaan terhadap sikap uang terhadap penghindaran pajak. Sampel dalam penelitian ini adalah wajib pajak orang pribadi di wilayah Kantor Layanan Pajak Ciawi Pratama yang sedang melakukan kegiatan perpajakan. Jenis data adalah data kuantitatif. Metode pengumpulan data yang digunakan adalah metode kuesioner. Teknik pengambilan sampel 100 wajib pajak orang pribadi menggunakan purposive sampling. Penelitian ini menggunakan software SPSS. Hasil penelitian menunjukkan bahwa sistem keadilan memiliki berpengaruh negatif terhadap penghindaran pajak, ketidakpercayaan kepada fiskus berpengaruh terhadap penghindaran pajak, sedangkan sikap cinta uang mempengaruhi penghindaran pajak.

Kata Kunci: ketidakpercayaan terhadap fiskus, kecintaan terhadap sikap uang, penghindaran pajak.

Abstract

The research aims to determine system justice, distrust to fiscus and love of money towards tax evasion. The sample in the study are individual taxpayers in the area of the Ciawi Pratama Tax Office who are conducting taxation activities. The type of data is quantitative data. The data collection method used is the questionnaire method. The sampling technique of 100 individual taxpayers use purposive sampling. For Data processing usage is Statistical Package for Social Science. The results of the study indicate that system justice has a negative effect on tax evasion, distrust to fiscus influences on tax evasion, while the love of money infuences tax evasion.

Keywords: *System Justice, Distrust to Fiscus, Love of Money, Tax Evasion.*

Introduction

Tax is a must contribution to the state owed by an individual or entity as a taxpayer by not getting direct reciprocity, being compelling, and collecting it based on the law. Taxpayers in Indonesia can be divided into two, namely individual taxpayers and corporate taxpayers. Tax is the largest state revenue. Tax domination as a source of revenue is a very natural thing, especially when natural resources, especially petroleum cannot be relied upon.

Tax general under the auspices knows the importance of the tax role, so the government in this case the Directorate of the Ministry of Finance has made various strategic efforts to maximize tax revenues. One of the efforts constructed is through tax reform with the

enactment of a self-assessment system. Self-assessment system is a tax collection system that gives the taxpayer the confidence to calculate, pay and report on the amount of tax owed.

The definition of the tax clearly shows that tax has the tendency and characteristics of unidirectional relationships, where there is one party who has an obligation to pay, but the other party (the government) has no obligation whatsoever to provide any reciprocal services to the payer. This will cause the tendency of taxpayers to find ways to reduce the tax burden that they will pay to the state. This phenomenon occurs because the taxpayers' points of views feel that paying taxes can reduce the profit and enjoyment gained from the results of their hard work. Moreover the existence of this idea raises the idea of planning a reduction in the tax burden that must be paid.

Tax collection must be fair and equitable, such as taxes imposed on individuals must be proportional to the ability to pay taxes and according to the benefits received. According to Permatasari (2013) the more unfair the tax system applies according to the taxpayers' perception the compliance will decrease and tend to trigger tax evasion. Tax collection must be final, fair and equitable. The thought of the importance of justice for taxpayers in paying their due taxes will affect their attitude in paying and disposition taxes. Tax evasion is one of the factors not achieving the tax revenue target in Indonesia. Taxpayers require fair treatment in the case of tax collection. This is because according to them the tax will only reduce their income. This means that the higher the level of justice, the lower the tax evasion, however if the level of justice is lower, the tax evasion will be higher.

Tax evasion is one of the factors not achieving the tax revenue target in Indonesia. Tax evasion causes a lack of tax revenue achieved with the target set. Generally, taxpayers are reluctant to pay taxes because they assume that paying taxes will reduce their income. Therefore, taxpayers always try to pay taxes as small as possible or even avoid them. Various ways are carried out by taxpayers to avoid taxes. One example is to do tax planning that can be done with tax evasion. In conducting tax evasion, detailed insights and understandings of tax legislation are needed so that they can find a gap that can be penetrated to reduce the tax burden paid without violating the law. Tax evasion is usually only carried out by bidders for tax consultants so, it can be concluded that taxpayers tend to carry out tax evasion, namely to make tax savings by using ways that violate the tax provisions (Friskianti and Handayani, 2014).

According to Friskianti and Handayani (2014) many cases of tax evasion occur in Indonesia. Like tax evasion cases carried out by tax officers Gayus Tambunan and Dhana Widyatmika. Not only the tax evasion carried out by the two tax officials, but also tax bribes. In addition, tax evasion cases by tax officials were also carried out by Asian Agri. Asian Agri allegedly committed tax evasion from 2004 to 2005 of Rp 1.4 billion. The mode used in this case is by engineering the amount of company expenditure. As a result of this case the country suffers considerable losses. This indicates that taxpayers are reluctant to pay taxes because of their distrust of tax employees due to taxpayers' money being corrupted by tax employees. This also causes the acceptance of the tax sector in Indonesia to be lower because it has not been well realized compared to other countries. The number of cases of tax evasion that occur causes people to be lazy to carry out their tax obligations. Many Indonesians are still reluctant to pay their taxes so that the tax revenue target in Indonesia is still lower than in other countries. The reluctance of the public to pay taxes is caused by the evasion of tax funds or in other words they are fear that the tax money is corrupted by tax officials. The reluctance of the public in carrying out tax obligations can be seen from the efforts of taxpayers who do not register themselves, the existence of taxpayers who do not submit the Annual announcement Letter or submit it incompletely and correct, do not deposit the tax that should or conspire with tax officials.

Taxpayers always try to pay taxes as small as possible or even avoid them. Various methods are carried out by taxpayers to avoid taxes. One example is to do tax planning that can be done with tax evasion. So it can be concluded that taxpayers tend to carry out tax evasion, namely to make tax savings by using ways that violate tax provisions.

The love of money is one of the highest reasons for taxpayers to take tax evasion. The love of money is a human desire for money or greed, the reason is that when someone puts money as the main need in life. Then this will feel tax evasion is an acceptable action.

The love of money makes them willing to do things that are not justified such as tax fraud. Money ethics are directly related to unethical behavior. This can mean that the more someone prioritizes money as an important things, the person is more likely to do tax evasion. This is because if someone has love of money, then he will try to do everything possible so that their needs are met but not in accordance with ethics. The relationship between love of money and ethical perception has been further investigated in several countries.

Tax evasion is an act of a taxpayer who always tries to minimize the tax burden owed by violating the provisions of taxation law, by submitting an Annual Return in a lower amount of income than the actual one and or reporting a higher cost than the actual one. The tax evasion can be seen from several criteria, such as the taxpayer does not report the actual assets, pay the indebted tax burden that has not been charged, and the worse is not to report the tax return. The behavior of taxpayers' non-compliance indicates giving a picture of a relatively high phenomenon of tax evasion (Sari, 2015). Based on the above background, the aims of this research are as follows: To determine the influence of system justice on tax evasion. To determine the influence of distrust to fiscus on tax evasion. To determine the influence of the love of money on tax evasion.

Conceptual Framework

The conceptual framework illustrates the effect of system justice (X1), distrust to fiscus (X2) and love of money (X3) on Tax Evasion (Y). Following is the conceptual framework of this study:
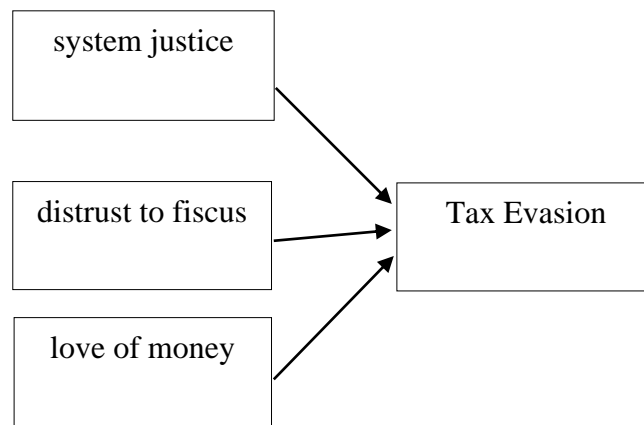

Figure 1 Conceptual Framework

Hypothesis Development

An influence of system justice on tax evasion

According to Waluyo and Ilyas (2003) in Friskianti (2014) stated that the principle of justice in tax legislation principles and in terms of its implementation must be held firmly, even though justice is very relative. The idea of the importance of justice for taxpayers in the implementation of tax collection and in paying taxes will have an influence on the attitude of taxpayers in carrying out and paying their tax obligations. Taxpayers need fair treatment in the case of imposition and collection

taxes. This is because according to them the tax will only reduce their income. This means that the higher the level of justice, the lower the tax evasion, however if the level of fairness is lower, the tax evasion will be higher. As the research conducted by Friskianti (2014) shows that system justice affects tax evasion:

H1: System justice affects tax evasion.

An influence of Distrust to Fiscus on Tax Evasion

Distrust to fiscus can be interpreted as a lack of trust in tax officials. This distrust arises due to the many misuses of state money carried out by tax officials. This means that the higher the level of distrust to fiscus, the higher the tax evasion. On the other hand, the lower the level of distrust to fiscus, the lower the tax evasion. According to Friskianti and Handayani (2014) that distrust to fiscus affects tax evasion. Then the hypothesis taken:

H2: Distrust to fiscus influences the tax evasion.

An influence of the Love of Money on Tax Evasion

Tang (2002) in Basri (2015) reports that a person's love of money has a significant and direct influence on unethical behavior. This means that people with love of money or money ethic behavior will place great importance on money and will be less ethical and sensitive than people with low money ethics. Money is related to an individual's personality and is an attitude variable. In addition, some researchers also suggest that love of money is the root of all evils. Individuals put high importance on money means having a high ethic money will be less sensitive than people who have low money ethics. Then the hypothesis taken:

H3: Love of money influences tax evasion.

Research Methods

In this research, the author uses quantitative data that is data measured by numerical scale and processed using statistical formulas and SPSS software. Data sources used in this research are primary data and the method used in this research is a survey method, which is a method of collecting primary data by giving questions to individual respondents. This research was conducted in the area of the Pratama Ciawi Tax Office in Bogor Regency.

Operational Variables

System Justice

Justice is something that is given to anyone in accordance with their rights, because justice is related to the rights and obligations of a person. As is the case, in determining tax rates need to be adjusted to the taxpayer's profession itself. If there is a discrepancy, it is not impossible that tax evasion will increase. But if the opposite happens, this will make tax evasion behavior reduce by itself. This type of statement is measured using a Likert scale of five points (1 = disagree, ..., 5 = strongly agree).

Distrust of Fiscus

Distrust to fiscus can be interpreted as a lack of trust in tax employees (Friskianti and Handayani, 2014). This distrust arises because of the many misuses of state money carried out by tax officials. To measure distrust to fiscus using a questionnaire that was measured using a Likert scale of five points (1 = disagree, ..., 5 = strongly agree).

Love of Money

Money is related to an individual's personality and is an attitude variable. In addition, some researchers also propose that love of money is the root of all evil (Tang and Chiu, 2003; Vitell, Paolillo and Singh, 2006; Vitell, Singh and Paolillo, 2007 in Basri, 2015). To measure love of money using a questionnaire measured using a Likert scale of five points (1 = disagree, ..., 5 = strongly agree).

Tax evasion

Tax evasion is an effort made by a taxpayer to ease the tax burden by violating the law. The taxpayer completely ignores the formal provisions of taxation that is his duty, falsifies documents, or fills in incomplete and incorrect data (Sumarsan, 2017).

Table 1 Operational Variables

Variable	Indicator	Scale
System justice	1. Horizontal justice and vertical justice in tax collection. 2. Justice in drafting legislation. 3. Justice in the application of tax provisions. 4. Tax paid according to the benefits obtained. 5. Tax according to ability to pay tax obligations.	Likert Scale
Distrust to fiscus	1. doubts about the performance of politicians. 2. suspicion of allocating tax money.	Likert Scale
Love of Money	1. Budget 2. Evil 3. Equity 4. Success 5. Self Expression 6. Social Influence 7. Power of Control 8. Happiness 9. Richness 10. Motivator	Likert Scale
Tax Evasion	1. Not submitting any notification. 2. Submitting a notification letter incorrectly. 3. Do not register. 4. Do not deposit taxes that have been collected or deducted. 5. Trying to bribe the tax authorities.	Likert Scale

Analysis and Discussion

Analysis of Descriptive Results

Descriptive statistical analysis will provide an overview or description of a data that is seen from the number of samples (N), average samples, maximum values, minimum values and standard deviations for each variable.

Table 2 Descriptive Analysis

	N	Min	Max	Mean	Std. Deviation
SJ	100	7	35	20,84	7,386
DtF	100	10	20	16,17	2,563
LoMA	100	10	28	22,45	3,252
TE	100	12	42	21,21	5,795
Valid N (listwise)	100				

Source: Processed Primary Data 2018

Table 2 explains that the system justice variable of the respondent's minimum answer is 7 and the maximum is 35 with an average total score of 20.84 and a standard deviation of 7.386. Distrust to fiscus variable has a minimum answer of 10 respondents and a maximum of 20 with an average total answer of 16.17 and a standard deviation of 2.563. The variable love of money is the minimum answer of the respondent is 10 and the maximum is 28 with the average total answer value is 22.45 and the standard deviation is 5.795. The tax evasion variable response is 12 and the maximum is 42 with the average total answer is 21.21 and the standard deviation is 5.795.

Data Quality Test Results

Validity Test Results

The following table shows the results of the validity of the four variables used in this research, they are system justice, distrust to fiscus, love of money and tax evasion with 100 samples of respondents.

Table 3

System Justice Validity Test Results

Question	r count	r table	Information
SJ1	0,860	0,1966	Valid
SJ2	0,835	0,1966	Valid
SJ3	0,848	0,1966	Valid
SJ4	0,888	0,1966	Valid
SJ5	0,903	0,1966	Valid
SJ6	0,876	0,1966	Valid
SJ7	0,849	0,1966	Valid

Source: Processed Primary Data, SPSS

Table 3 shows the system justice variables that each questionnaire question item has a correlation coefficient of the total items above r-table (0.1966) can be said to be valid and each questionnaire question that has a total item correlation coefficient under r-table (0.1966) then can be concluded invalid. Thus, it can be concluded that each questionnaire variable system justice is said to be valid.

Table 4

Validity Test Results of Distrust to Fiscus

Question	r count	r table	Information
DtF 1	0,646	0,1966	Valid
DtF 2	0,715	0,1966	Valid
DtF 3	0,782	0,1966	Valid
DtF 4	0,702	0,1966	Valid
DtF 5	0,602	0,1966	Valid

Source: Processed Primary Data, SPSS

Table 4 shows the variable distrust to fiscus that each questionnaire question item has a correlation coefficient of the total items above r-table (0.1966) can be said to be valid and each questionnaire question that has a total item correlation coefficient under r-table (0.1966) then it can be concluded invalid. Thus, it can be concluded that each questionnaire variable of distrust to fiscus is said to be valid.

Table 5

Validity Test Results of Love of Money

Question	Rcount	Rtable	Information
LoMa 1	0,512	0,1966	Valid
LoMa 2	0,557	0,1966	Valid
LoMa 3	0,491	0,1966	Valid
LoMa 4	0,436	0,1966	Valid
LoMa 5	0,436	0,1966	Valid
LoMa 6	0,618	0,1966	Valid
LoMa 7	0,570	0,1966	Valid
LoMa 8	0,600	0,1966	Valid
LoMa 9	0,559	0,1966	Valid
LoMa 10	0,490	0,1966	Valid

Source: Processed Primary Data, SPSS

Table 5 shows the variable love of money that each questionnaire question item has a total correlation coefficient above r-table (0.1966) can be said to be valid and each questionnaire question which has a total item correlation coefficient under r-table (0.1966) then it can be concluded invalid. Thus, it can be concluded that each questionnaire variable on love of money variable is said to be valid.

Table 6

Validity Test Result of Tax Evasion

Question	Rcount	Rtable	Informatio
TE 1	0,405	0,1966	Valid
TE 2	0,624	0,1966	Valid
TE 3	0,583	0,1966	Valid
TE 4	0,625	0,1966	Valid
TE 5	0,592	0,1966	Valid
TE 6	0,653	0,1966	Valid
TE 7	0,594	0,1966	Valid
TE 8	0,550	0,1966	Valid
TE 9	0,422	0,1966	Valid
TE 10	0,569	0,1966	Valid
TE 11	0,639	0,1966	Valid
TE 12	0,543	0,1966	Valid

Source: Processed Primary Data, SPSS

Table 6 shows the tax evasion variable that each questionnaire question item has a total correlation coefficient above r-table (0.1966) can be said to be valid and each questionnaire question which has a total item correlation coefficient under r-table (0.1966) then it can be concluded invalid. Thus, it can be concluded that each questionnaire variable on tax evasion is said to be valid.

Reliability Test Results

Reliability tests are used to measure research questionnaires which are indicators of constructs or variables. Questionnaires are said to be reliable if a person's answer to a question is consistent or stable over time (Ghozali, 2016: 47). The test is done by calculating the value of Cronbach's alpha for each instrument from a variable. A variable is said to be reliable if the value of Cronbach's Alpha is more than 0.7. Reliability test results for system justice variables, distrust to fiscus and love of money towards tax evasion can be seen in table 7 as follows:

Table 7

Reliability Test Results

Variable	Cronbach' Alpha	Information
System Justice	0,944	Reliable
Distrus to Fiscus	0,725	Reliable
Love of Money	0,702	Reliable
Tax Evasion	0,782	Reliable

Source: Processed Primary Data, SPSS

Thus, it can be concluded that the statement in this questionnaire is reliable because it has a cronbach 'alpha (α) value greater than 0.7. This shows that each statement item that is used will be able to obtain consistent data which means that if the statement is re-submitted it will get an answer that is relatively the same as the previous answer.

Multiple Linear Regression Test Results

To see if there are relationships and influences between independent variables (bound), the research uses a regression model. In this research the researcher tested system justice (X1), distrust to fiscus (X2) and love of money attitude (X3) to tax evasion (Y) in the Ciawi Primary Tax Office using SPSS. The regression equation in this research is as follows:

$$Y = \alpha + \beta 1 X1 + \beta 2 X2 + \beta 3 X3 + e$$

Information:
Y = T*ax evasion*
α = Constanta
$\beta 1$-$\beta 3$ = Regression Coefficient
X_1 = System Justice
X_2 = Distrust to Fiscus
X_3 = Love of Money
e = *error*

Table 8
Multiple Linear Regression Test Results

Mode 1	Unstadardized Coeeficients		Standardized Coffeicients			Collinearity Statistics	
	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
(Constant)	7,442	5,733		1,298	,197		
X₁	-,292	,081	-,372	-	,000	,833	1,201
X₂	,537	,235	,237	3,620	,025	,813	1,230
X₃	,497	,174	,279	2,283 2,853	,005	,917	1,091

Source: Processed Primary Data, SPSS

Multiple linear regression equation as follows.
$Y = a + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$
TTE = 7,442 - 0,292 KS + 0,537 KKPF + 0,497 SLOM + e

Based on the results of the table above, it can be seen that the significant value for the system justice is 0,000. Then the value of the distrust to fiscus is 0.025. Then the value of the variable love of money is 0.005. Because the significant value of the three variables is smaller than 0.05, it can be concluded that the system justice, distrust to fiscus and love of money have a significant influence on the variable tax evasion.

Negative coefficient means that there is a negative influence between system justice, distrust to fiscus, and love of money towards the tax evasion. So that the better the level of application of system justice, distrust to fiscus, and love of money can reduce the level of tax evasion. And the coefficient is positive means there is a positive influence between system justice, distrust to fiscus, and love of money towards the tax evasion. So that the worse the

level of system justice implementation, distrust to fiscus, and love of money can increase the level of tax evasion.

Determination Coefficient Test Results (R2)

Table 9
Determination Coefficient Test Results
Summary Model

Mode 1	R	R Square	Adusted R Square	Std. Error of the Estimate
1	,397a	,115	,131	5,402

Predictore: ((Constant), X_3, X_1, X_2

Dpendent Vriable: Y

Source: Processed Primaru Data, SPSS

In table 11 above, it can be seen that the value of Adjusted R Square is 0.131 or equal to 13.1%. This means that 13.1% of the dependent variable is the action of tax evasion can be explained or influenced by the independent variables of system justice, distrust to fiscus, and the love of money. While the remaining 86.9% is explained by other variables not examined in this research, including self-assessment system and taxation technology.

Hypothesis Test Result

Hypothesis testing is carried out to obtain an overview of the relationship between the independent variable and the dependent variable. The dependent variable in this research is tax evasion, while the independent variables in this research are system justice, distrust to fiscus, and love of money.

Test Statistics Test T

Table 10

Statistical Test Results T

Coefficients

Mode 1	Unstadardized Coeeficients B	Std. Error	Standardized Coffeicients Beta	T	Sig.	Collinearity Statistics Tolerance	VIF
(Constant)	7,442	5,733		1,298	,197		
X_1	-,292	,081	-,372	-3,620	,000	,833	1,201
X_2	,537	,235	,237	2,283	,025	,813	1,230
X_3	,497	,174	,279	2,853	,005	,917	1,091

Source: Processed Primary Data, SPSS

In this test, the t table value is 1.98472 and the significant level α (alpha) is 0.05. Based on the above table it is known that the system justice has a t-count of -3.620 where the value of -3.620> 1.98472 and a significant value of 0.000 where the value of 0.000 <0.05 so that H1 is accepted which means that system justice has a significant influence on the action of tax evasion. Distrust to fiscus has a t count of 2,283 where the value is 2,283> 1,98472 and a significant value of 0,025 where the value is 0,025 <0,05 so H2 is accepted which means that distrust to fiscus has a significant influence on the tax evasion. Love of money has t count of 2,853 where the value is 2,853>1,98472 and the significant value is 0,005 where the value of 0,005 <0,05 so that H3 is accepted which means that love of money has a significant influence on tax evasion.

Test Statistics Test F

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Table 11

Statistical Test Results F

ANOVA [a]

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Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	522,811	3	174,270	5,971	,001[b]
	Residual	2801,779	96	29,185		
	Total	3324,590	99			

a. Dependent Variable: Y

b. Predictors: (Constant), X3, X1, X2

Source: Processed Primary Data, SPSS

In this test, obtained the F table value of 3.09 and the significant level of α (alpha) used was 0.05. Based on the results of the F statistical test in table 4.13 shows that the Fcount value is 5.971 and a significant value of 0.001. Because probability 0,000 is smaller than 0,05 and Fcount 5,971 is greater than F table equal to 3,09, it can be concluded that H4 is accepted which means that independent variables are system justice, distrust to fiscus, and love of money simultaneously have a positive and significant influence on variables dependent is tax evasion.

Conclusion, Limitations of Research and Suggestions
Conclusion

This research aims to determine the influence of system justice, distrust to fiscus, and love of money on tax evasion. Based on the results of the hypothesis testing in this research are: System justice has a negative and significant influence on the tax evasion. Distrust to fiscus influences and significantly affects the tax evasion. System justice, distrust to fiscus, and love of money have a simultaneous and significant effect on tax evasion.

Research Limitations

Limitations in this research include: Because the researchers and taxpayers work in different places, researchers have little difficulty in arranging the time to distribute questionnaires because they do not have sufficient time. This research is only carried out on individual taxpayers registered at the Ciawi Primary Tax Office.

Suggestions

As for some suggestions that can be given are as follows: For the Ciawi Primary Tax Service Office, it is advisable to hold activities to improve system justice, distrust to fiscus, and love of money by conducting socialization or counseling and supervising taxpayers. It is intended that taxpayers comply with their tax obligations. For the community, it is expected that they will be more concerned and understand their rights and obligations as taxpayers so that they can pay taxes on time and can increase tax revenues, especially personal income tax. It is expected that with the higher awareness of the people paying taxes, the tendency to commit violations and the actions of tax evasion will be lower.

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