

Establishing the relationship between money ethics and tax evasion: The moderation role of religiosity

Establecer la relación entre la ética del dinero y la evasión fiscal: el papel de moderación de la religiosidad

OKTAVIANI, Rachmawati Meita [1](#); HARDININGSIH, Pancawati [2](#); YULINAR, Anita [3](#) & UDIN, Udin [4](#)

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ABSTRACT:

This study aims to analyze the effect of money ethics, intrinsic religiosity, and extrinsic religiosity on tax evasion and to test the effect of intrinsic religiosity, extrinsic religiosity, gender, and materialism as moderating variable in the relationship between money ethics and tax evasion. Sampling technique used is convenience with the number of respondents is 118 people. Data are analyzed using regression of absolute difference test moderation. The results of the study show that 1) money ethics has a positive effect on tax evasion; 2) intrinsic religiosity has a negative effect on tax evasion; 3) extrinsic religiosity has no effect on tax evasion; 4) intrinsic religiosity weakens the positive relationship between money ethics and

RESUMEN:

Este estudio tiene como objetivo analizar el efecto de la ética del dinero, la religiosidad intrínseca y extrínseca en la evasión fiscal y probar el efecto de ambos valores, el género y el materialismo como variable moderadora en la relación entre la ética del dinero y la evasión fiscal. La técnica de muestreo es de 118 personas. Los datos se analizan utilizando la regresión de la moderación de prueba de diferencia absoluta. Los resultados del estudio muestran que 1) la ética del dinero tiene un efecto positivo en la evasión fiscal; 2) la religiosidad intrínseca tiene un efecto negativo en la evasión fiscal; 3) la religiosidad extrínseca no tiene efecto sobre la evasión fiscal; 4) la religiosidad intrínseca debilita la

tax evasion; 5) materialism reinforces the positive relationship between money ethics and tax evasion.

Keywords: Money ethics, religiosity, gender, materialism, tax evasion

relación positiva entre la ética del dinero y la evasión fiscal; 5) el materialismo refuerza la relación positiva entre la ética del dinero y la evasión fiscal.

Palabras clave: ética del dinero, religiosidad, género, materialismo, evasión fiscal

1. Introduction

The tax revenue plan in the last few years continues to increase from year to year, but the realization of tax revenue with the target set by the government has still not been achieved until now. At the end of 2016, the tax revenue target set by the government was IDR 1,355 trillion while the realization of tax revenues reached IDR 1,105 trillion with a percentage of tax receipts of 81.54% and in 2017 the target of tax revenue set by the government was IDR 1,283.6 trillion while the realization of tax revenues reached IDR 1,151 trillion with a percentage of tax receipts of 89.68% (www.Liputan 6.com).

One reason for the decline in state tax revenues is the practice of tax evasion. The rise of tax evasion cases that have occurred in Indonesia has caused a reduction in the level of tax revenue. One of the factors that cause are psychological factors: where taxpayers have a tendency to commit tax evasion (Kirchler et al., 2008). According to Rosianti & Mangoting (2014), love for money is a human desire for money or greed. The love of high money is the reason for taxpayers to carry out tax evasion. Another supportive reason is that when someone places money as a top priority in their daily lives (Udin, Handayani, & Yuniawan, 2018), they will feel that tax evasion is an acceptable action (Lau et al., 2013). People who have a very high love of money are mentally more involved in unethical behavior in organizations because they are motivated to earn more money.

Tang (2002) found that gender differences showed different effects on the attitude of love of money. The results of the study by Hafizhah et al. (2016) shows that men are more concerned with money than women. This shows that women have more ethical attitudes than men. Other studies say there is no significant difference between ethical attitudes held by women and men. Apart from the ethics of money, religiosity, and gender, other variables that influence a person's ethical attitude towards tax evasion are materialism. Hafizhah et al. (2016) said that materialism has a positive influence in the relationship between ethics of money and tax evasion, which means that the more materialism the person is, the fewer ethics they have to commit tax evasion.

The underlying motivation for why this research is conducted is: 1) to obtain a broad picture of the perceptions of taxpayers related to tax evasion; and 2) to find out the relationship of money ethics, intrinsic religiosity, and extrinsic religiosity towards the perception of tax evasion in the taxpayer.

2. Literature Review

According to Hutami (2012), tax evasion by companies is considered unethical, which is based more on morality than on culture. The main characteristics of business are honesty, fairness, trust, and tenacity. Tax evasion is an act that is dishonest, violates trust and is not a reasonable act, whether done by taxpayers or tax authorities so that this incompatibility can be categorized as a violation of ethics.

2.1. Teonom Theory of Ethics

Tax evasion is an act of violating religion because in religion it is recommended to give what we have to help others. McGee (1997) explains that in various religions, tax payments are permitted and recommended. This means that if you do not pay taxes according to what you should, it is considered an unethical act, which is contrary to religion (Hutami, 2012).

2.2. Tax Evasion

Mardiasmo (2009) defines tax evasion as a business carried out by taxpayers to alleviate the tax burden by violating laws. Taxpayers ignore formal tax provisions that are their obligations, falsify documents, or fill in incomplete and incorrect data. Tamari (1998) mentions that there are basically three basic views regarding tax evasion. First, tax evasion is something that is never considered ethical. This is based on the belief that everyone has a responsibility to the government to pay the tax that has been set. The second view is that tax evasion is always ethical, where individuals are not obliged to pay taxes to corrupt governments so that the government has no right to take anything from individuals. The third view, tax evasion is seen as a behavior that is sometimes ethical depending on certain situations and conditions.

McGee & Noronha (2008) mentions ethical tax evasion if the government is corrupt, the tax system is unfair and the tax rates are not affordable. The reasons often given to justify tax evasion on a moral basis can be assessed from the tax system, tax rates, justice, government corruption, or not getting much compensation for tax payments, and possibly detected by the tax authorities (McGee & Guo, 2007).

Tax evasion is seen as ethical or cannot be based on the possibility of evasion detection. When individuals assume that the possibility of detecting evasion through a tax audit is low, individuals will tend not to adhere to tax rules. This implies that taxpayers consider that tax evasion can be justified (Rosianti & Mangoting, 2014).

2.3. Money Ethics

Money is one of the most important aspects of everyday life and is often used to measure success. Elias & Faraq (2010) states that one's success is measured by money and income. According to Michell & Mickel (1999), money is very important to the individual's personality and is a tool for measuring attitudes. Tang (1992) introduced the concept of love of money to measure one's subjective feelings towards money. The love of money is a subset of money ethics that can be analyzed and measured using money ethics scale (MES). Money ethics is an important meaning that describes a person's behavior towards money. According to Tang (2002) dan Basri (2014), money ethics is one's view of money. Someone who has a high ethic of money or love money, then they will put a higher interest in money and ethically less sensitive than people who have low ethics of money.

2.4. Religiosity

Religiosity is a belief in God, with a commitment to follow the principles set by God. Individual ethical behavior is influenced by the person's identity towards his religion (Choe & Lau, 2010). Allport & Ross (1967) divides religiosity into two

dimensions, namely intrinsic religiosity, and extrinsic religiosity. Intrinsic religiosity represents a strong internal guarantee for religion as part of one's life. Donahue (1985) also said that intrinsic religiosity has a strong relationship with religious commitment rather than extrinsic religiosity. Extrinsic religiosity is the participation of a person to participate in religion with the aim of self-discovery (which is used to support or promote one's own business interests and to find out how religion can serve individuals). Extrinsic religiosity only represents the exterior role of religion used for social support even also for individual satisfaction.

2.5. Gender

There is always a debate about whether men and women are different in the way they value money. Watson (2003) and Tang et al. (2000) state that female employees tend to be less concerned with money than men.

2.6. Materialism

People with materialism values tend to be big contractors on luxury and expensive goods (Watson, 2003). The nature of materialism tends to have the desire to have a lot of money to fulfill the need for luxury goods as a place to show identity.

3. Hypotheses Development

3.1. Money Ethics and Tax Evasion

Money is one of the most important aspects of everyday life and is often used to measure success. Tang (2002) states that someone who places great importance on money assumes that by having a lot of money, they will have a better quality of life and can improve their standard of living or social status. Their love for money motivates them to engage in unethical behavior.

In egoism theory, acts of selfishness are not ethical violations. Money ethics has a positive

relationship with tax evasion. A person who is highly motivated by money will have a big

interest in money and sees that tax evasion is an ethical action to be taken. The higher the

ethics of money, the more likely the individual is to commit tax evasion (Lau et al., 2013; Hafizhah et al., 2016; Ramadhani & Oktaviani, 2016; Oktaviani et al., 2018). Therefore,

H1: Money ethics has a positive effect on tax evasion

3.2. Intrinsic Religiosity and Tax Evasion

In the theory of economic ethics, tax evasion is an act of violating religion, because in religion it is recommended to give what we have to help others. Lau et al (2013) argue that individuals with high religiosity are able to control themselves not to take advantage of the practice of tax evasion. Individuals who have a religious orientation intrinsically view unethical behavior in the relationship between ethics of money and tax evasion, compared to individuals who have low

intrinsic religiosity. (Choe & Lau, 2010; Rosianti & Mangoting, 2014; Hafizhah et al., 2016; Oktaviani et al., 2018) show that intrinsic religiosity has a negative effect on tax evasion. Therefore,

H2a: Intrinsic religiosity has a negative effect on tax evasion

3.3. Extrinsic Religiosity and Tax Evasion

Allport & Ross (1967) revealed that people who are extrinsically motivated use their religion to live, while people who are intrinsically motivated live for their religion. Individuals who have extrinsic religiosity only use their religion. The presence in running his worship is only for other purposes such as meeting with relations, not being used to fellowship with God. So, religion only has an extrinsic role that is used for social support or individual satisfaction. Ramadhani & Oktaviani (2016) found that extrinsic religiosity has a positive effect on tax evasion. Therefore,

H2b: Extrinsic religiosity has a positive effect on tax evasion

3.4. Intrinsic Religiosity, Money Ethics, and Tax Evasion

Theonomical ethics theory explains that in various religions, tax payments are permitted and recommended. Payment of taxes that are not in accordance with what is supposed to be an ethical action and contrary to religion. Choe & Lau (2010) mentions that individual ethical behavior is influenced by the person's identity towards his religion. This self-identity is ultimately shaped by the internal role offered by religion. (Lau et al., 2013; Oktaviani et al., 2018) argue that the ethics of money influences tax evasion through intrinsic religiosity owned by individuals. High intrinsic religiosity in a person that can weaken the positive influence of ethics of money on tax evasion. Therefore,

H3a: Intrinsic religiosity weakens the positive effect of money ethics on tax evasion

3.5. Extrinsic Religiosity, Money Ethics, and Tax Evasion

In the theory of main actions, tax evasion is an act that is dishonest, violates trust, and is not a reasonable act, whether carried out by taxpayers or tax authorities, so that this mismatch can be categorized as an ethical violation. According to Allport (1950), extrinsic religiosity describes the role of religion from the outside as social support. Individuals who have extrinsic religiosity will use their religion as a tool to fulfill their personal interests for self-satisfaction. This person will be motivated if there are favorable worldly factors. Money becomes very important to make ends meet, they will look for reasons or ways to support their business interests (Hafizhah et al., 2016; Kliestik, Michalkova, & Kovacova, 2018). Therefore,

H3b: Extrinsic religiosity reinforces the positive effect of money ethics on tax evasion

3.6. Gender, Money Ethics, and Tax Evasion

Some studies show that women have a higher level of confidence in money, while

men have a lower level of confidence in money. In other words, women are often considered more ethical than men. One explanation that is often used to explain these differences is the dissemination of diverse men and women, men are taught to emphasize competition while women are taught to emphasize social relations. Research of (Beutell & Brenner, 1984; Hafizhah, et al., 2016) states that gender successfully moderates the relationship of ethics of money to tax evasion. Therefore,

H4: Gender strengthens the positive effect of money ethics on tax evasion

3.7. Materialism, Money Ethics, and Tax Evasion

In egoism theory, tax evasion is not considered a violation because materialism is an action related to the motivation of an individual to achieve all that is desired so that this action is not a violation. (Basri, 2014; Hafizhah *et al.*, 2016) states that materialism strengthens the relationship between the ethics of money and tax evasion. Therefore,

H5: Materialism strengthens the positive effect of money ethics on tax evasion

4. Methodology

The main object of this study is the individual taxpayer registered in the Primary Tax Office in Kudus City – Indonesia. The sampling method is to use convenience sampling, which is random sampling for reasons of convenience. Data collection is done using a questionnaire. Data analysis using absolute difference test is done by finding the difference in standardized absolute values between the two independent variables. If the absolute difference between the two independent variables is significantly positive, the variable moderates the relationship between the independent variable and the dependent variable.

4.1. Measurement

Money ethics is the meaning and importance of money and one's personal behavior towards money (Rosianti & Mangoting, 2014). The dimensions developed in the ethics of money variable are related to motivator, success, importance, and rich.

Intrinsic religiosity is expressed in a person's commitment to embrace religion with spiritual or spiritual goals (Allport & Ross, 1967). The dimensions developed in intrinsic religiosity are 1) commitment to religion; 2) a strong awareness of God's presence; and 3) belief in religion can affect one's personal life.

Extrinsic religiosity is the participation of someone to participate in religion with the aim of seeking identity (Allport & Ross, 1967). The dimensions developed in extrinsic religiosity are 1) the purpose and benefits of a religious person are used to obtain social status; 2) attendance at the house of worship is used to establish social relations.

Gender is the difference between men and women in terms of roles, functions, rights, responsibilities, and behaviors that are shaped by the social, cultural and customary values of the community groups which can change according to time and local conditions. Gender is measured using dummy variables, namely for women coded 0 and men coded 1 (Hafizhah et al., 2016).

Materiality is a materially oriented view of life. The dimensions developed in materiality are 1) success, 2) centrality, and 3) well-being in life (Hafizhah et al., 2016).

Tax evasion is the taxpayer's view of whether or not the practice of tax evasion is based on the tax system, the use of tax funds, fairness, and the possibility of detectable evasion committed (McGee & Guo, 2007). The dimensions developed in tax evasion are: 1) tax system related to the high and low tax rates, 2) the possibility of being caught or detected by tax authorities, 3) the principle of fairness in paying taxes, and 4) utilization of tax funds for projects that do not provide benefits or existence government corruption.

5. Results and Discussion

General description of the respondents can be seen through the respondents demographics.

Table 1
Gender

Gender	Number of respondents	Percentage
Male	55	53.39%
Female	63	46.61%
Total	118	100%

Source: Own calculations

Table 1 shows that female is 63 people (53.39%), while the male is 55 (46.61%).

Table 2
Age of Respondents

Age	Number of respondents	Percentage
21-30	77	65.25%
31-40	29	24.58%
≥ 41	12	10.17%
Total	118	100%

Source: Own calculations

Table 2 shows that respondents with the age of 21-30 are 77 people (65.25%), 31-41 are 29 people (24.58%), and respondents with the age of ≥ 41 are 12 people (10.17%).

Table 3
Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation

Money ethics	118	2.00	5.00	3.2203	.64232
Intrinsic religiosity	118	3.00	5.00	4.1271	.62082
Extrinsic religiosity	118	3.00	5.00	3.9153	.60731
Materialism	118	1.00	5.00	2.7712	.68452
Tax evasion	118	1.00	4.00	2.8983	.85124
Valid N (listwise)	118				

Source: Own calculations

Table 3 shows that the ethics of money has the lowest value of 2.00 and the highest of 5.00 with an average of 3.2203, and has a standard deviation of 0.64232. Intrinsic religiosity has a minimum value of 3.00 and a maximum value of 5.00 with an average value of 4.1271 and has a standard deviation of 0.62082. Extrinsic religiosity has a minimum value of 3.00 and a maximum value of 5.00 with an average value of 3.9153 and has a standard deviation of 0.60731. Materiality has a minimum value of 1.00 and a maximum value of 5.00 with an average value of 2.7712 and has a standard deviation of 0.68452. Tax evasion has a minimum value of 1.00 and a maximum value of 4.00 with an average value of 2.8983 and has a standard deviation of 0.85124.

Table 4
Validity and Reliability Testing

Variable	KMO	Loading factor	Cronbach alpha
Money ethics	0,770	0,467-0,737	0,848
Intrinsic religiosity	0,846	0,583-0,762	0,822
Extrinsic religiosity	0,670	0,554-0,786	0,765
Materialism	0,843	0,608-0,793	0,838
Tax evasion	0,861	0,444-0,810	0,907

Source: Own calculations

Table 4 shows that the validity tests related to money ethics, intrinsic religiosity, extrinsic religiosity, materiality, and tax evasion have KMO levels above 0.5. This shows that all instruments used in this study are valid. Furthermore, the reliability test results for all variables are more than 0.7 so that this research variable can be said to be reliable.

The absolute test of the difference in value is done by finding the difference in the standardized absolute value between the two independent variables. If the difference in absolute values between the two variables is significantly positive,

the variable moderates the relationship between independent and dependent variable.

Table 5
Absolute Difference Regression

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.494	.167		14.971	.000
	Money ethics	.280	.070	.359	4.006	.000
	Intrinsic religiosity	-.076	.081	-.097	-.933	.003
	Extrinsic religiosity	.034	.083	.043	.402	.688
	Moderation 1	-.069	.101	-.073	-.683	.007
	Moderation 2	.111	.108	.106	1.028	.306
	Moderation 3	.038	.083	.043	.461	.046
	Moderation 4	.167	.116	.131	1.440	.153

Source: Own calculations

5.1. Money Ethics and Tax Evasion

The test results and statistical calculations are known that the significance value is $0.000 < 0.05$, so H1 is accepted, meaning that there is a significant positive effect of the ethics of money on tax evasion. This shows that the higher the ethics of someone's money, the person will feel that tax evasion is an acceptable action. In accordance with the selfish theory, this tax evasion is not considered a violation. The act of selfishness is not an ethical violation. The results of this study are consistent with the findings of (Lau, Choe, & Tan, 2013; Oktaviani et al., 2018; Ramadhani & Oktaviani, 2016; Rosianti & Mangoting, 2014) which show that someone who has a high love attitude tends to commit tax evasion. Someone who has a high love attitude for money considers tax evasion is a natural thing to do.

5.2. Intrinsic Religiosity and Tax Evasion

The test results and statistical calculations are known that the significance value is $0.003 < 0.05$, so H2a is accepted, meaning that there is a negative influence of intrinsic religiosity on tax evasion. This shows that the lower the intrinsic religiosity of a person, the person will feel that tax evasion is an ethical act. The results of this study are inversely related to the economical ethical theory because tax evasion is an act of violating religion. The results of the study are in

line with the findings of (Choe & Lau, 2010; Hafizhah et al., 2016; Oktaviani et al., 2018; Rosianti & Mangoting, 2014) which show that intrinsic religiosity has a negative effect on tax evasion.

5.3. Extrinsic Religiosity and Tax Evasion

The test results and statistical calculations are known that the significance value is $0.688 < 0.05$, so H2b is rejected, meaning that there is no effect of extrinsic religiosity on tax evasion. This shows that respondents make religion not only as a status but religion has the highest place of the heart. The high and low extrinsic religiosity of a person does not affect tax evasion. The results of this study are not in line with the findings of (Ramadhani & Oktaviani, 2016) which show that extrinsic religiosity has no effect on tax evasion.

5.4. Intrinsic Religiosity, Money Ethics, and Tax Evasion

The test results and statistical calculations are known that the significance value of $-0.007 < 0.05$, so that H3a is accepted, meaning that there is a negative effect of money ethics and intrinsic religiosity on tax evasion. This shows that intrinsic religiosity weakens the relationship between ethical money towards tax evasion. The intrinsic attitude of religiosity that exists in a person can control every action he does. The higher intrinsic religiosity, the lower the person's love of money will reduce tax evasion. This is consistent with the findings of (Lau et al., 2013; Oktaviani et al., 2018) which show that intrinsic religiosity weakens the relationship between money ethics and tax evasion.

5.5. Extrinsic Religiosity, Money Ethics, and Tax Evasion

The test results and statistical calculations are known that the significance value is $0.306 < 0.05$, so H3b is rejected, meaning that there is no influence of money ethics and extrinsic religiosity on tax evasion. This shows that extrinsic religiosity does not succeed in strengthening the positive relationship of ethical money towards tax evasion. The results of the study showed that respondents could not only make religion as a status because religion has the highest place of the heart. These results are in accordance with the theologian theory which states that tax evasion is an act that violates religion. This is not in line with the findings of (Basri, 2014; Hafizhah et al., 2016; Lau et al., 2013) which show that extrinsic religiosity does not moderate the relationship of money ethics and tax evasion.

5.6. Gender, Money Ethics, and Tax Evasion

The test results and statistical calculations are known that the significance value is $0.046 < 0.05$, so that H4 is accepted, meaning that there is an influence of money and gender ethics on tax evasion. This shows that gender managed to moderate the positive relationship of ethical money towards tax evasion. This shows that both men and women strengthen the positive relationship between the ethics of money towards tax evasion. Men are taught to emphasize competition while women are taught to emphasize social relations. This research is in line with the findings of (Beutell & Brenner, 1984; Basri, 2014; Hafizhah et al., 2016) mentioning gender successfully moderates the relationship between money ethics and tax evasion.

5.7. Materialism, Money Ethics, and Tax Evasion

The test results and statistical calculations are known that the significance value is $0.153 < 0.05$, so that H_5 is rejected, meaning that there is no influence of money and materialism ethics on tax evasion. This shows that materialism does not succeed in moderating the positive relationship of ethical money towards tax evasion. The results showed that respondents had a strong religion, which did not make religion a status. Religion has the highest place in the heart so it can control what it does. This is not consistent with Basri's research findings of Basri (2014) and Hafizhah et al. (2016) which show that materialism moderates the relationship between money ethics and tax evasion.

6. Conclusions

Based on the results of data analysis, it can be concluded as follows:

1. There is a positive effect on money ethics on tax evasion. Someone who has a high love of money tends to cause someone to commit tax evasion. Tax evasion is an acceptable action that is ethical.
2. There is a negative effect of intrinsic religiosity on tax evasion. This shows that the higher a person's intrinsic religiosity, the person will feel that tax evasion is an unacceptable action.
3. There is no effect of extrinsic religiosity on tax evasion. This shows that extrinsic religiosity does not succeed in influencing tax evasion.
4. Intrinsic religiosity successfully moderates the relationship between money ethics and tax evasion. This shows that the higher someone's intrinsic religiosity, the lower the person's love of money so that tax evasion is unethical.
5. Extrinsic religiosity does not moderate the relationship between money ethics and tax evasion.
6. Gender managed to moderate the relationship between money ethics and tax evasion. This shows that gender also has an important role in the relationship of money ethics to tax evasion.
7. Materialism does not moderate the relationship between money ethics and tax evasion. This shows that money is not everything.

This study is very important for the development of taxation theory especially in knowing the causes of tax evasion. The results of this study prove that ethical factors in money are one of the causes of tax evasion. Therefore, doing moral and religious education is very important to shape a person's behavior.

The results of this study cannot be generalized because 1) the variables used are only on money ethics, intrinsic religiosity, extrinsic, gender, and materialism; and 2) the sample of this study is only carried out from individual taxpayers at Kudus Primary Tax Office in Indonesia.

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1. Accounting Department, Business and Economics Faculty, Stikubank University, Indonesia. Email: meita.rachma@gmail.com
 2. Accounting Department, Business and Economics Faculty, Stikubank University, Indonesia. Email: pancawati@edu.unisbank.ac.id
 3. Accounting Department, Business and Economics Faculty, Stikubank University, Indonesia
 4. Business and Faculty Economics, Universitas Muhammadiyah Yogyakarta, Indonesia. **Corresponding author** email: udin_labuan@yahoo.com
-

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