

## Evaluation of the use of Intrinsic Religiosity as Moderating Variable on the Effect of Self-Assessment System, Gender, and the Period as Taxpayer Toward Tax Evasion

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### ABSTRACT

The importance of this research was due to the greater dependence on the government budget (APBN) sourced from taxes. Tax avoidance is an action that has a negative effect on state revenues became a major concern for most countries to mitigate. This study aimed to evaluate the moderating role of intrinsic religiosity on the effect of the self-assessment system, gender, and the period as a taxpayer toward tax evasion. Evaluation of factors that can minimize tax avoidance, such as religiosity, is expected to provide important information for the tax authorities to optimize tax revenue. The purposive sampling method was used to select a sample of taxpayers. The research data and hypothesis were analyzed and tested using moderated regression analysis (MRA). The results of this study indicate that the self-assessment system has a negative effect on tax evasion. While gender and the period as the taxpayer has no significant effect on tax evasion, and this study failed to support intrinsic religiosity as a moderating variable toward tax evasion.

**Keywords:** Gender, Intrinsic Religiosity, Self-Assessment System, Tax Evasion, The Period as Taxpayer.

## **INTRODUCTION**

The Indonesian government collects taxes for the survival of the country. The tax collection system is carried out to calculate the amount of tax that must be paid to the state. A well-known economist named Adam Smith argues that an effective tax system must ensure four important things in taxation: equality, convenience, certainty, and efficiency. No tax system can be said to be good if one of these elements is lacking.

There are three types of tax collection systems. One of them is a self-assessment system. A self-assessment system is defined as a tax collection system that authorizes taxpayers to determine their tax obligations by tax regulations. This system requires taxpayers to actively fulfill their tax obligations (Sundari, 2019). According to Law No. 28 of 2007 article 3 paragraph 1, it is stated that every taxpayer is required to fill out a tax return correctly, completely, and clearly, in the Indonesian language using Latin letters, Arabic numerals, Rupiah currency unit, and sign and submit it to the office of the Directorate General of Taxes.

The purpose of the self-assessment system is to improve voluntary compliance, reduce the burden on tax authorities in assessing tax returns and improve tax collection efficiency (reducing tax collection costs). The self-assessment system has been proven for better tax compliance. In addition, with this system, several consequences will arise because all calculations up to reporting are carried out by taxpayers, so taxpayers can manipulate data so that the tax is less, or it can be said that taxpayers do tax evasion. Tax evasion is an illegal activity where a person or entity intentionally avoids paying the actual tax obligations.

Billa et al. (2020) and Friskianti & Handayani (2014) explained that the public's reluctance in carrying out tax obligations can be seen from the efforts of taxpayers who do not register themselves, do not submit annual tax returns (SPT) completely and correctly, do not pay taxes that should or collude with tax officials. This condition is of course considered unethical and contrary to intrinsic religiosity. Seen from the point of view of intrinsic religiosity, this act is a deviant act that can lead to sin. Taxpayers whose faith is not strong are likely to commit tax evasion. Oktaviani et al. (2019) explains that religiosity is associated with the values that a person has. Furthermore, it states that the lower a person's level of religiosity, the more likely it is to commit tax evasion. People who have a high level of religiosity will think to behave honestly and responsibly to pay taxes as big as their obligations consciously and correctly.

Another important factor that can affect tax evasion is gender and the period as taxpayer. Basri (2015) explained that gender has different perceptions regarding tax evasion. Women are more ethical in making decisions because they tend to be more risk averse, while men tend to be willing to take risks. This condition can affect the perception of women and men regarding decision making. Furthermore, in the old context of being a taxpayer, taxpayers who have literacy on taxation not only can act to fulfill their tax obligations but also use to fulfill their personal interests. They tend to comply with tax provisions to avoid long term risks which can harm them. The rationalization of their action was the existence of tax provisions that were considered unfair to fellow taxpayers which can make them think that tax evasion is a reasonable action. Ethical taxpayers tend to act to comply with tax provisions which are supported by the longer period as taxpayers.

This study was conducted to evaluate the intrinsic religiosity as a moderator on the effect of the self-assessment system, gender, and period as taxpayer toward tax evasion. The results of this study contribute to answering the emerging research gap, which is inconsistent with the results of previous studies, as well as minimizing the occurrence of tax evasion actions. In addition, this research can also be used as a reference in making a better tax policies and tax services, serve as a solution to answer tax problems.

## **LITERATURE REVIEW**

### **Teonom Theory of Ethics**

Human behavior is morally considered good if it is commensurate with God's will, and vice versa if it does not follow God's rules as stated in religious guidelines (McGee & Gelman, 1997). The act of tax evasion is an act of violating religion because in religion it is recommended to give what we have to help others. McGee et al. (2011) explained that in various religions, the payment of taxes is allowed and encouraged. This shows that if we do not pay taxes according to existing provisions, it is considered unethical which is contrary to religious provisions (Oktaviani et al., 2019).

### **Hypothesis Development**

#### ***Self-Assessment System and Tax Evasion***

Ilyas & Burton (2012) explained that the self-assessment system shows that taxpayers are fully trusted to carry out their tax obligations by calculating, paying and independently reporting the amount of tax owed. Rahayu (2010) explained that the self-assessment system will be effective when the taxpayer has knowledge and active participation in fulfilling their tax obligations. This system gives full trust to taxpayers in turn open up opportunities for unethical actions to arise. Razif & Rasyidah (2019), the lack of awareness of taxpayers to fulfill their tax obligations accompanied by higher tax rates and disappointing tax service services has the potential to increase tax evasion. This condition indicates that the worse the implementation of the self-assessment system, the higher the tax evasion to occur. On the other hand, the better the implementation of the self-assessment system, the lower the tax evasion.

Razif & Rasyidah (2019) explained that the self-assessment system is expected to create awareness of taxpayers to fulfill their tax obligations voluntarily. That is, the higher the level of voluntary compliance of taxpayers in fulfilling their tax obligations, the lower the expected tax evasion. The problem of implementing this system also provides an opportunity for taxpayers to take unethical actions. If this system is implemented in accordance with applicable regulations, it will produce optimal taxes, on the other hand, if the implementation is not in accordance with procedures, it will make this system ineffective and will provide opportunities for taxpayers to carry out tax evasion. Research conducted by Razif & Rasyidah (2019), and Atmoko (2021) states that the self-assessment system has a negative effect on tax evasion measures. However, research Erawati & Pawestri (2022) shows that the self-assessment system has no significant effect on tax evasion. The description shows that the first hypothesis of this research is the effectiveness of the self-assessment system has a negative effect on tax evasion measures.

### **Gender and Tax Evasion**

Basri (2015) explained that women and men have different perceptions in decision making. This condition is determined by the behavior of men who tend to be more willing to take risks than women. Meanwhile, women are more careful in making decisions and

tend to try to avoid risks that have an impact on long term risks. Holmes et al. (2012) explained that women are more likely to behave ethically than men.

Darma et al. (2016) explains that women are more opposed to tax evasion than men. This condition shows that women are more ethical than men. However, the findings Yuniar (2010) shows that there is no difference in perception between women and men regarding tax evasion. The same condition was also found by Basri (2015) that gender does not affect tax evasion. Based on this description, we formulate the second hypothesis that women have a negative effect on tax evasion.

### ***The Period as a Taxpayer and Tax Evasion***

Taxpayers who understand the tax provisions can act to fulfill their tax obligations but can also use the loopholes in the tax provisions to fulfill their personal interests. In the context of taxpayers who comply with tax provisions, they tend to comply with tax provisions to avoid long term risks that can harm them.

Violation of tax provisions is an unethical behavior. The rationalization of the action according to Ikhsan et al. (2021) is the existence of tax provisions that are considered unfair to fellow taxpayers which can make them think that tax evasion is a reasonable action. The longer the time as a taxpayer shows that taxpayers increasingly understand tax provisions, both in terms of the benefits and the risks of taxation. The third hypothesis of this study is the longer period as taxpayer has a negative effect on tax evasion.

### ***Self-assessment System, Intrinsic Religion, and Tax Evasion***

Every human being has a religious side, both from within and from outside. Generally, religiosity that comes from within is human behavior which is reflected in his conscience. Meanwhile, religiosity that comes from outside is a human action that is reflected in behavior that is clearly visible. This religiosity has to do with the values and philosophies that humans have about the faith they believe in (Oktaviani et al., 2019).

Ismail (2012) explains that individuals who have intrinsic religiosity in their lives will make religion as their motivation in life, so that the behavior of that person will be more consistently moral and responsible to fellow humans and to God. It can be concluded that religiosity is a form of belief that is able to influence a person's attitudes and values in behaving well in his social life based on religious principles, so that this belief will later inhibit the emergence of bad behavior.

The Self-assessment system will be effective when taxpayers have knowledge and active participation in fulfilling their tax obligations (Rahayu, 2010). In addition, the tax obligations will be fulfilled if it is supported by the intrinsic religiosity of the taxpayer. This condition shows that taxpayers are motivated to fulfill their tax obligations because they assume that taxes are part of their responsibilities. Taxpayers who consider taxes as part of their responsibilities will try to fulfill their tax obligations, thereby reducing tax evasion actions that are contrary to their religious beliefs.

The lower the level of religiosity a person has, the more likely he is to take tax evasion (Atmoko, 2021). Individual with higher level of religiosity will behave ethically according to the beliefs he holds, so that he will act honestly and responsibly in fulfilling his obligations as a taxpayer consciously. Therefore, the fourth hypothesis of this research is intrinsic religiosity moderates the effect of the self-assessment system on tax evasion.

### **Gender, Intrinsic Religiosity, and Tax Evasion**

Anggoro (2013) argues that gender influences decision-making on the choice of an action and Julianto (2013) found that gender influenced tax evasion decision. The behavior of women who tend to avoid risk, especially related to financial risk, and supported by their religiosity, will reduce their actions to carry out tax evasion. This condition shows that religiosity can be realized through the side of human life that is obedient to religious regulations.

The morality of the taxpayer can be known through the taxpayer's belief that his actions are not only in his interest, but also for the public interest. Religion based social norms can serve as a mechanism to influence taxpayers in making decisions (Randiansyah et al., 2021). Randiansyah et al. (2015) finding shows that gender and religiosity have a significant effect on tax evasion. The fifth research hypothesis is religiosity moderates the effect of *gender* on tax evasion.

### ***The Period as Taxpayer, Intrinsic Religiosity, and Tax Evasion***

One of the causes of unachieved the tax revenue target is due to tax evasion actions taken by taxpayers. Ikhsan et al. (2021) states that taxpayers who violate tax provisions show unethical behavior. This action can be detrimental to the state because taxes that should be used for the public interest are not achieved. To improve taxpayer compliance with their obligations, taxpayer awareness is needed. Awareness of taxpayers is an important criterion for increasing their tax obligations. The longer the time as taxpayer can increase taxpayer awareness in the framework of taxpayer ethical actions. This means that taxpayers understand that their tax obligations will be used to meet public needs.

The longer the time as taxpayer and taxpayer who is supported by his belief to meet public needs through the act of paying taxes, will reduce taxpayers to take tax evasion actions. This condition is important because taxpayers can express their religious values through compliance with tax provisions. Based on this description, we formulate the last research hypothesis that intrinsic religiosity moderates the effect of the period as taxpayer toward tax evasion.

## **RESEARCH METHOD**

This study uses a quantitative method. The population and samples used in this study were taken from taxpayers residing on the Java Island. The source of data in this study is primary data. Researchers distributed questionnaires to respondents using purposive sampling method via google form and selected by following criteria.

1. Respondents are taxpayers who have tax id (NPWP).
2. The taxpayer resides on the Java Island. The important reason for using taxpayers on the island of Java is because most of the KPPs that managed to achieve the target or exceed 100% revenue came from offices domiciled in Java (news.ddtc.co.id).
3. The period as taxpayer at least 1 year—considered to have experience in reporting their tax obligations.

This study uses the self-assessment system variables, gender, period as taxpayer, intrinsic religiosity, and tax evasion. Measurement of self-assessment system variables adapting from Terreffe (2016) and Atmoko (2021). Furthermore, the variables of intrinsic religiosity and tax evasion adapt the research of Atmoko (2021). This study also modified

several statement items according to the context of this study to make it simpler and easier for respondents to understand.

The gender variable measured using a dummy variable: 1 for female taxpayers and 0 for male taxpayers. Furthermore, the period as a taxpayer is measured using a dummy variable with a value of 1 for years of being a taxpayer > 10 years and 0 for taxpayers < 10 years.

The moderated regression analysis (MRA) uses to analyze the data. The validity and reliability tests carried out to ensure the quality of the data. The validity test uses the total correlation item by comparing the t-stat to t-table, the results indicate that all t-stats higher than t-table. The degrees of freedom (df) used in this study are n-2 (Ghozali, 2013). Furthermore, this study tested the reliability with the parameter value of Cronbach alpha > 0.6 indicating that the reliability of the variable was met (Ghozali, 2013).

After the data quality test is met, this study uses the classical assumption test consisting of multicollinearity and heteroscedasticity tests. The normality test was not used in this study because the number of samples met the central limit theorem (Cooper & Schindler, 2013). The multicollinearity test parameter is the VIF value < 10 indicating that there is no multicollinearity, while the heteroscedasticity test using the Glejser test with a significance parameter > 0.5 indicates that there is no heteroscedasticity problem.

Hypothesis testing separated between the main effect test and the moderating effect test. The main effect tested by regressing the influence of the self-assessment system, gender, and the period as taxpayer on tax evasion. After that, regressing the influence of the self-assessment system, gender, and the period as taxpayer on tax evasion by involving intrinsic religiosity as a moderating variable. The following is the regression equation of this study.

Main Effect Test:

$$\text{Tax Evasion} = \alpha + \beta_1 \text{Self assessment System} + \beta_2 \text{Gender} + \beta_3 \text{Lama Menjadi Wajib Pajak} + e$$

Moderation Effect Test:

$$\begin{aligned} \text{Tax Evasion} = & \alpha + \beta_1 \text{Self assessment System} + \beta_2 \text{Gender} \\ & + \beta_3 \text{Lama Menjadi Wajib Pajak} + \beta_4 \text{Self assessment System} \\ & * \text{Religiusitas Intrinsik} + \beta_5 \text{Gender} * \text{Religiusitas Intrinsik} \\ & + \beta_6 \text{Lama Menjadi Wajib Pajak} * \text{Religiusitas Intrinsik} + e \end{aligned}$$

## RESULTS

The importance of this research is to provide information regarding the effect of the self-assessment system, gender, and the period as taxpayer on tax evasion moderated by intrinsic religiosity. The final samples processed is 106 (108, two data unused able). The researcher chooses taxpayer respondents in Java is because most of the KPPs that have succeeded in achieving or exceeding the revenue target are from KPPs in Java (news.ddtc.co.id). This condition shows that most of the taxpayers residing in Java have fulfilled their tax obligations and fulfilled this research requirements. The description of the respondents is shown in table 1 below.

**Table 1.** Respondent Description

Description	Amount	Percentage (%)
Gender:		
1. Men	40	38%
2. Woman	66	62%
Age:		
1. 20 -30 years	70	67%
2. 31 - 40 years old	17	16%
3. 41 – 50 years	9	8%
4. > 50 years	10	9%
Education:		
1. Senior High School	4	4%
2. Diploma One (D1)	4	4%
3. Diploma Three (D3)	8	7%
4. Bachelor's degree)	72	68%
5. Master (S2)	18	17%
Long time to be taxpayer:		
1. 1 – 10 years	79	75%
2. > 10 years	27	25%
Amount	106	100%

The data shows that female taxpayers are more dominant than male. This condition can be seen through the percentage of female taxpayers at 62% compared to men at 38%. In addition, taxpayers aged between 20-30 years are more dominant than other age groups in this study. The lowest level of education of taxpayers is high school and the highest is masters. The percentage of taxpayers with undergraduate education is more dominant than other levels of education. The long time to be taxpayer is 1-5 years with the largest percentage compared to 6-10 years and more than 10 years.

**Table 2.** Descriptive Statistics

Variables	Sample	Min.	Max.	Average	Std.dev
SAS	106	1.86	4.00	3,481	0.456
REI	106	2.63	4.00	3,482	0.353
TEV	106	1.00	4.00	1,428	0.522
<i>Description: TEV (Tax Evasion), SAS (Self-assessment System), REI (Intrinsic Religion). Gender and long time to be taxpayer are categorical variables with values of 1 and 0.</i>					

This study constructs the self-assessment system variable with 14 statement items. The taxpayer's response to this variable is at least disagree to strongly agree. On the average, the taxpayer response is agreeing. This condition shows that the average taxpayer agrees with the self-assessment system in Indonesia. The intrinsic religiosity variable has 8 statement items. The taxpayer's response to this variable is minimally agree to strongly agree. On general, the taxpayer response is agreed. This condition indicates that the average taxpayer agrees with intrinsic religiosity. Finally, the tax evasion variable uses 11 statement items. The taxpayer's response to this variable is at least strongly disagree to maximum strongly agree. On average, the taxpayer's response was not to agree. This condition indicates that the average taxpayer does not agree with the tax evasion action.

This study uses a data quality test consisting of validity and reliability tests to measure the questionnaire instrument. The following are the results of the data quality test.

**Table 3.** Validity Test Result

Statement Items	r-stat	r-table	Conclusion
SAS1	0.570	0.189	Valid
SAS2	0.569	0.189	Valid
SAS3	0.316	0.189	Valid
SAS4	0.528	0.189	Valid
SAS5	0.745	0.189	Valid
SAS6	0.686	0.189	Valid
SAS7	0.558	0.189	Valid
SAS8	0.669	0.189	Valid
SAS9	0.667	0.189	Valid
SAS10	0.706	0.189	Valid
SAS11	0.558	0.189	Valid
SAS12	0.608	0.189	Valid
SAS13	0.680	0.189	Valid
SAS14	0.595	0.189	Valid
REI1	0.297	0.189	Valid
REI2	0.421	0.189	Valid
REI3	0.553	0.189	Valid
REI4	0.500	0.189	Valid
REI5	0.312	0.189	Valid
REI6	0.419	0.189	Valid
REI7	0.497	0.189	Valid
REI8	0.465	0.189	Valid
TEV1	0.559	0.189	Valid
TEV2	0.737	0.189	Valid
TEV3	0.756	0.189	Valid
TEV4	0.805	0.189	Valid
TEV5	0.685	0.189	Valid
TEV6	0.785	0.189	Valid
TEV7	0.823	0.189	Valid
TEV8	0.814	0.189	Valid
TEV9	0.503	0.189	Valid
TEV10	0.700	0.189	Valid
TEV11	0.521	0.189	Valid

Based on table 3, the value of  $r\text{-stat} > r\text{-table}$  of all items in the statement of the three variables: self-assessment system, intrinsic religiosity, and tax evasion. This condition indicates that all the statement items of all the variables are valid. The highest r-count value for the self-assessment system variable is in statement item number 5, while the lowest r-count value for the self-assessment system variable is in statement item number 3. Furthermore, the highest r-count value for intrinsic religiosity variable is in statement item number 3, while the lowest r-count value for the intrinsic religiosity variable is in statement item number 1. Finally, the highest r-count value for the tax evasion variable is in statement item number 7.



This study uses a reliability test to test the consistency of the statements of each variable. Cronbach's alpha value was used to test the reliability of this research variable. The results of reliability testing are as follows.

**Table 4.** Reliability Test Result

Variables	Cronbach's Alpha	Conclusion
SAS	0.903	Reliable
REI	0.723	Reliable
TEV	0.907	Reliable
<i>Description: TEV (Tax Evasion), SAS (Self-assessment System), REI (Intrinsic Religion)</i>		

Based on table 4, all the variables used in this study (the self-assessment system, intrinsic religiosity, and tax evasion) have met the reliability test (Cronbach's alpha > 0.6). After the results of the data quality test were met, this study tested the classical assumptions and hypotheses (shown in table 5).

The hypothesis that the effectiveness of the self-assessment system has a negative effect on tax evasion. The results of this study indicate that the coefficient value of the self-assessment system is -0.366 and significance at 5% ( $0.000 < 0.05$ ). The effectiveness of the self-assessment system has a negative and significant effect on tax evasion. Thus, the first hypothesis is supported (main effect). The more effective the self-assessment system, the less taxpayers need to undertake tax evasion. The implementation of a self-assessment system makes it easier for taxpayers to calculate, collect and report their tax payables. Ikhsan et al. (2021) explained that the better the tax system, the lower the tax evasion. The results of this study are consistent with the results of the study Puspitasari & Wardani (2013) and Atmoko (2021).

The second hypothesis which states that gender has a negative effect on tax evasion, the results indicate that the value of the gender coefficient is -0.002 with the significance higher than 5% ( $0.977 > 0.05$ ). Thus, the second hypothesis is not supported (main effect). The results of this study indicate that there is no effect of gender on tax evasion. This condition can be interpreted that women and men behave ethically or unethically regardless of gender. The results of this study are consistent with research Basri (2015). For the third hypothesis which states that the longer the period as a taxpayer has a negative effect on tax evasion, the results indicate that the coefficient value of being a taxpayer is -0.087, the t-statistic is -1.103, and the significance higher than 5% ( $0.273 > 0.05$ ). Thus, this hypothesis is not supported (main effect). The results of this study indicate that the longer period as a taxpayer does not affect tax evasion actions. The taxpayer's actions to fulfill his interests depend on the moral behavior of the taxpayer.

## DISCUSSION

The results of this study indicate that interaction coefficient between self-assessment system and intrinsic religiosity is 0.313 with the significance higher than 5% (0.138). Thus, the fourth hypothesis is not supported (moderating effect). This condition shows that intrinsic religiosity cannot moderate the effect of the self-assessment system on tax evasion. The high and low religiosity of taxpayers does not guarantee taxpayers to behave in accordance with applicable norms. This means that taxpayers will behave ethically without considering their religious values.

**Table 5.** Hypothesis Test Result

Independent Variable	Dependent Variable: TEV Main Effect OLS			Dependent Variable: TEV Moderation Effect OLS		
	Coef.	t-stats.	Sig.	Coef.	t-stats.	Sig.
Const.	2,675	9,591	0.000***	7,350	2,767	0.007***
SAS	<b>-0.366</b>	<b>-4,784</b>	<b>0.000***</b>	-1,374	-1,897	0.061**
JK	<b>-0.002</b>	<b>-0.029</b>	<b>0.977</b>	-0.655	-0.972	0.334
LWP	<b>-0.087</b>	<b>-1.103</b>	<b>0.273</b>	0.701	1.004	0.318
REI				-1,430	-1.859	0.066**
SAS*REI				<b>0.313</b>	<b>1,496</b>	<b>0.138</b>
JK*REI				<b>0.194</b>	<b>0.999</b>	<b>0.320</b>
LWP*REI				<b>-0.245</b>	<b>-1,213</b>	<b>0.228</b>
F-Stats.	8,780			5,880		
Sig.	0.000			0.000		
Adjusted R2	16.4%			24.5%		
Sample	106			106		

Notes: TEV (Tax Evasion), SAS (Self-assessment System), JK (Gender), LWP (The period as Taxpayer), REI (Intrinsic Religiosity), SAS\*INR (Self-assessment System\*Intrinsic Religiosity), JK\*REI (Gender\* Intrinsic Religiosity), LWP\*REI (The period as Taxpayer\*Intrinsic Religiosity). The assumption of normality is not used because the number of samples have met the central limit theorem, which is a minimum of 30 samples (Cooper & Schindler, 2013). The main effect heteroscedasticity test used the Glejser test with the significance of the variables SAS (0.688 > 0.05), JK (0.419 > 0.05), and LWP (0.720 > 0.05), while the moderating effect test for the SAS variable (0.769 > 0, 05), JK (0.188 > 0.05), LWP (0.697 > 0.05), REI (0.828 > 0.05), and SAS\*REI (0.578 > 0.05), JK\*REI (0.157 > 0, 05), and LWP\*REI (0.513 > 0.05) so that the variance is homogeneous. The multicollinearity test for the main effect of VIF variables SAS (1,016 < 10), JK (1,022 < 10), LWP (1,020 < 10), so that there is no multicollinearity, while the moderating effect shows that the VIF variable is SAS (100.773 > 10), JK (100.073 > 10), LWP (88,718 > 10), REI (67,196 > 10), SAS\*REI (201,129 > 10), JK\*REI (104,363 > 10), LWP\*REI (86,192 > 10). This condition indicates that there is multicollinearity. However, Gujarati & Porter (2009) and Widarjono (2016) explain that although multicollinearity occurs, the model still meets the linear unbiased estimator (LUE). LWP (88,718 > 10), REI (67,196 > 10), SAS\*REI (201,129 > 10), JK\*REI (104,363 > 10), LWP\*REI (86,192 > 10). This condition indicates that there is multicollinearity. However, Gujarati & Porter (2009) and Widarjono (2016) explain that although multicollinearity occurs, the model still meets the linear unbiased estimator (LUE). LWP (88,718 > 10), REI (67,196 > 10), SAS\*REI (201,129 > 10), JK\*REI (104,363 > 10), LWP\*REI (86,192 > 10). This condition indicates that there is multicollinearity. However, Gujarati & Porter (2009) and Widarjono (2016) explain that although multicollinearity occurs, the model still meets the linear unbiased estimator (LUE). Level of significance \*\*\*  $\alpha < 1\%$ , \*\*  $\alpha < 5\%$ . The model test (F test) explains that the model has met the suitability of the model.

The fifth hypothesis propose that religiosity moderates the effect of gender on tax evasion. The results of this study indicate that interaction coefficient between gender and intrinsic religiosity is 0.194 and the significance is 0.320. Thus, this hypothesis is not supported (moderating effect). The results of this study indicate that intrinsic religiosity

cannot moderate the effect of gender on tax evasion. The morality of the taxpayer can be known through the taxpayer's belief that his actions are not only in his interest, but also for the public interest. Religion based social norms can serve as a mechanism to influence taxpayers in making decisions (Randiansyah et al., 2021). The high and low religiosity of taxpayers does not guarantee taxpayers to behave in accordance with applicable norms regardless of gender. This means that male and female taxpayers will behave ethically without considering the social values they adhere to.

For the last hypothesis in this study, intrinsic religiosity moderates the effect of the period as a taxpayer toward tax evasion. The results indicate that the coefficient is -0.245 and the significance is 0.228 ( $> 0.05$ ). Thus, the last hypothesis also not supported (moderating effect). Intrinsic religiosity cannot moderate the effect of the length of time as a taxpayer on tax avoidance. To improve taxpayer compliance, what is needed is taxpayer awareness. Understanding of tax provisions is necessary to raise awareness of taxpayers.

## **CONCLUSION**

Although this study failed to support the moderating role of intrinsic religiosity on the self-assessment system, gender, and the period as taxpayer on tax evasion. This study contributes to confirm or support previous findings about the absence of a moderating role of intrinsic religiosity toward tax evasion and it can be inferred that taxpayers have behaved ethically regardless of their religious values. Regardless of the length of time being a taxpayer, an understanding of tax provisions is needed by taxpayers to increase taxpayer awareness of their tax obligations.

## **LIMITATION**

The use of the self-assessment system, gender, and period as a taxpayer as independent variables are one of the limitations of this study. Furthermore, the characteristics of the sample of taxpayers used are, on average, highly educated graduates from various majors, and maybe having a good understanding of the self-assessment systems and tax evasion, should be suspected as another limitation. Based on these limitations, caution is needed in generalizing the findings and further research can add variables such as Machiavellian behavior, sources of income, and love of money. Another suggestion is to add sample characteristics or sample variations with a wider domicile area so that better results will be obtained.

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## **DECLARATION OF CONFLICTING INTERESTS**

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