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ACCOUNTING STUDENTS' PERCEPTION OF LOVE OF MONEY, MACHIAVELLIAN, RELIGIOSITY, AND TAXATION UNDERSTANDING TOWARDS TAX EVASION

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Abstract

This study investigates the psychological and ethical determinants of tax evasion by analyzing the effects of Love of Money, Machiavellianism, Religiosity, and Tax Knowledge among undergraduate accounting students. While the use of a quantitative, positivist approach provides a structured method for identifying variable relationships, the study's generalizability is limited due to its narrow sample of 114 students from a single university who may not represent broader taxpayer behavior. Additionally, reliance on self-reported data concerning sensitive topics like tax evasion introduces the risk of response bias, possibly distorting the findings. The complex, culturally embedded nature of constructs such as Love of Money, Machiavellianism, and Religiosity may not be fully captured through standard questionnaires, potentially weakening the validity of the measurements. Although the study finds that Love of Money significantly influences tax evasion, the insignificance of the other variables might stem from measurement limitations rather than a true lack of effect. Future research should incorporate more diverse and representative samples, refine construct operationalization, and consider mixed-method approaches to deepen understanding of the nuanced drivers behind tax evasion behavior.

Keywords: Love of Money, Machiavellianism, Tax Knowledge, Tax Evasion, Religiosity

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INTRODUCTION

As a developing nation, Indonesia depends heavily on tax revenue to fund infrastructure development and improve citizens' welfare. Despite a growing number of registered taxpayers (Reskino et al., 2014), tax compliance remains a pressing issue, with many individuals still attempting to minimize their tax burdens legally or illegally (Widagsono, 2017). High-profile cases such as PT BAPI, PT GIPE, and PT DPM, which collectively caused state losses exceeding IDR 27 billion (Liputan6.com, 2022; 2024), illustrate how tax evasion continues to undermine public finances. Beyond individual intent, these cases also reflect broader systemic challenges, including weak enforcement, bureaucratic inefficiencies, and societal tolerance toward corruption, which together influence taxpayer behavior in Indonesia.

This study focuses on accounting students at Universitas Muhammadiyah Surakarta (UMS) to explore how psychological and cognitive factors specifically Love of Money, Machiavellianism, Religiosity, and Tax Knowledge—shape perceptions of tax evasion. Accounting students are a relevant demographic because they represent future tax professionals and business decision-makers whose ethical foundations are being formed. Previous research links Love of Money with aversion to unprofitable obligations (Jamalallail & Indarti, 2022), and Machiavellianism with manipulative tendencies (Nikara & Mimba, 2019), while Religiosity and Tax Knowledge are often associated with ethical conduct and compliance (Efendi & Fauzihardan, 2023; Tulalessy & Loupatty, 2023). However, findings on the role of religiosity have been inconsistent—some studies report a positive correlation with compliance, while others show negligible or context-dependent effects, suggesting the need for further exploration, particularly in a religious institution like UMS, where moral and spiritual values are emphasized in student development.

LITERATURE REVIEW

Taxation in the Qur'anic Perspective

In Islamic jurisprudence, the term *dharibah* refers to a mandatory financial obligation imposed by the state, distinct from *jizyah* or *kharaj* (Hakim, 2023). While not explicitly using modern tax terminology, the Qur'an underscores principles of justice and ethical wealth management that align with taxation values. Surah Sad verse 26 calls for just governance and warns against following selfish desires, suggesting that tax systems must be impartial and equitable. Surah An-Nisa verse 29 forbids unjust enrichment outside lawful trade, implicitly framing tax evasion as a form of unethical appropriation. However, such moral imperatives must be contextualized within contemporary legal structures—particularly how Islamic ethics shape behavioral norms in modern societies. Among Indonesian students, where religious affiliation is strong, these teachings may form internalized norms influencing attitudes toward compliance. Therefore, Islamic values could be mapped onto the subjective norm component of the Theory of Planned Behavior, reinforcing communal expectations about lawful financial conduct.

Theory of Planned Behavior (TPB)

The TPB explains that behavior is primarily guided by three determinants: attitudes toward the behavior, subjective norms, and perceived behavioral control (R. Lestari et al., 2022). In the context of tax evasion, this model helps dissect why individuals choose to comply or deviate. Each determinant can be

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conceptually aligned with specific psychological or contextual factors. For instance, attitudes may be influenced by Love of Money and Machiavellianism, subjective norms may be shaped by Religiosity, and perceived behavioral control may relate to Tax Knowledge. Despite prior studies applying TPB to tax behavior, few have operationalized these constructs in the context of accounting students within a predominantly Muslim population—highlighting the importance of cultural and educational variables in shaping tax ethics.

Love of Money

Love of Money refers to an excessive valuation of monetary wealth, often prioritizing financial success above ethical considerations (Putri Intan Permata Sari et al., 2023). Tang (1992) emphasizes its psychological roots, suggesting that money can become a personal symbol of achievement. Within the TPB, this construct influences attitude toward tax evasion: individuals driven by material gain may rationalize tax avoidance as justifiable. Although studies (e.g., Wilujeng & Nurlita, 2019; Tulalessy & Loupatty, 2023) consistently find a positive association between Love of Money and permissive views of tax evasion, few consider how this varies by socio-economic background or academic discipline—presenting an opportunity for further exploration among student populations.

Machiavellianism

Machiavellianism characterizes individuals who pursue personal goals through manipulation and moral flexibility, consistent with the notion that "the ends justify the means" (Suzila, 2018). Within TPB, it strongly shapes attitudinal dispositions toward deviant behavior, including tax evasion. Empirical findings (Fitriana, 2023; Sartika & Mulyani, 2020) support this link, but research tends to overlook moderating factors such as cultural collectivism or institutional trust,

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which may either amplify or inhibit Machiavellian tendencies. In the Indonesian student context, these cultural dimensions could interact with personality traits, creating a nuanced behavioral profile toward tax ethics.

Religiosity

Religiosity encompasses not only belief but also the practice of moral teachings derived from religious frameworks. It typically reinforces subjective norms by embedding communal and spiritual expectations about lawful behavior (Efendi & Fauzihardan, 2023). Jamalallail & Indarti (2022) and Hendy (2020) found that higher religiosity correlates with stronger disapproval of tax evasion. However, religiosity is not monolithic; the impact may differ based on denominational beliefs, depth of understanding, or perceived legitimacy of the tax system. Thus, while religiosity often deters unethical actions, its influence may vary depending on students' interpretation of moral duty vis-à-vis civic responsibility.

Tax Knowledge

Tax Knowledge involves understanding fiscal rights, obligations, and procedures, including tax calculation, payment, and reporting (Setiawati, 2014; Ardiansyah, 2017). Within TPB, it enhances perceived behavioral control, as informed individuals feel more capable of complying with tax regulations. Asterina & Septiani (2019) and Fakultas et al. (n.d.) affirm that students with high tax knowledge are more likely to reject tax evasion. However, some literature suggests that knowledge alone is insufficient—without positive attitudes or norms, even well-informed individuals may still justify evasion. This highlights the need for an integrative approach combining education with ethical reinforcement.

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Hypothesis Development

The Influence of Love of Money on Accounting Students' Perception of Tax Evasion

Love of money reflects excessive affection for money, which can drive individuals to ignore moral values, including in tax evasion practices (Wilujeng & Nurlita, 2019). Based on the TPB, individual behavior is influenced by situational factors; thus, a high level of love of money may lead to deviant behavior. Research by Ricardo Tulalessy & Grace Loupatty (2023) and Jamalallail & Indarti (2022) indicates that love of money has a positive effect on perceptions of tax evasion, as individuals tend to view money as a success symbol and are willing to break rules for personal gain.

H1: Love of money affects accounting students' perception of tax evasion.

The Influence of Machiavellianism on Accounting Students' Perception of Tax Evasion

Machiavellianism represents manipulative behavior and self-interest orientation, where individuals may disregard moral values for personal gain (Sartika & Mulyani, 2020). According to TPB, behavior is driven by the desire to achieve personal goals, often ignoring social norms or consequences. Studies by Ricardo Tulalessy & Grace Loupatty (2023) and Fitriana (2023) show that highly Machiavellian individuals are more prone to tax evasion due to manipulative and egocentric tendencies.

H2: Machiavellianism affects accounting students' perception of tax evasion.

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The Influence of Religiosity on Accounting Students' Perception of Tax Evasion

Religiosity reflects the degree of belief and practice of religious teachings and serves as an internal control against deviant behavior such as tax evasion (Karlina, 2020). According to TPB, religiosity enhances positive attitudes toward tax compliance through moral and ethical internalization. Research by Hendy (2020) and Khalil & Sidani (2020) supports that higher religiosity correlates with negative perceptions of tax evasion.

H3: Religiosity affects accounting students' perception of tax evasion.

The Influence of Tax Knowledge on Accounting Students' Perception of Tax Evasion

Tax knowledge includes understanding tax regulations, procedures, and responsibilities, which can promote compliance and reduce tax evasion intentions (Asterina & Septiani, 2019). Based on TPB, adequate knowledge shapes favorable attitudes toward compliance and minimizes the tendency to commit violations. Research by Fakultas et al. (n.d.) confirms that tax knowledge influences student perceptions of tax evasion, where well-informed students are more aware of its negative impacts.

H4: Tax knowledge affects accounting students' perception of tax evasion.

RESEARCH METHOD

This study utilizes a quantitative method within a positivist paradigm to test hypotheses using primary data collected through structured questionnaires administered to 114 undergraduate Accounting students at Universitas Muhammadiyah Surakarta. Respondents were selected via purposive sampling,

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targeting active students in their fifth semester or higher who had completed courses in Taxation, Islamic Economics, and Muhammadiyah Studies—assumed to have adequate exposure to taxation and ethical concepts. While this approach ensures content relevance, the reliance on self-reported data from a single academic institution limits external validity, and findings should be interpreted within this specific academic and cultural context.

The study examines Tax Evasion as the dependent variable, influenced by Love of Money, Machiavellianism, Religiosity, and Tax Knowledge as independent variables. These constructs were measured using a 4-point Likert scale, excluding a neutral option to reduce indecisiveness, though this may constrain nuanced responses. Instrument items were adapted from validated scales, including Tang's Love of Money Scale and Christie and Geis' Machiavellianism Scale, and reviewed by experts to ensure validity. Data analysis included descriptive statistics, validity and reliability testing (Pearson correlation and Cronbach's alpha ≥ 0.60), classical assumption tests (normality, multicollinearity, heteroscedasticity), and multiple linear regression. Inferential analysis employed t-tests, F-tests, and R^2 to assess model significance and explanatory power.

RESULTS AND DISCUSSION

Research Object Overview

This study was conducted to obtain empirical evidence regarding the influence of Love of Money, Machiavellianism, Religiosity, and Tax Knowledge on Tax Evasion. The object of this research is accounting students at Universitas Muhammadiyah Surakarta. The data used in this study is primary data, obtained

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through questionnaires distributed online via Google Forms. The sampling method applied is purposive sampling, which involves selecting samples based on specific criteria (Sugiyono, 2017). A total of 121 respondents participated in this study.

Respondent Characteristics

Table 1.
Respondent Characteristics

No	Information	Amount	Presentation (%)
1	**Campus Origin**		
	UMS	121	100%
	Total	121	100%
2	**Gender**		
	Male	53	43,8%
	Female	68	56,2%
	Total	121	100%
3	**Semester**		
	5,6	15	12,4%
	7,8	104	85,9%
	9,10	2	1,7%
	Total	121	100
4	**Taking Courses**		
	Taxation	121	100%
	Islamic Economics	121	100%
	Muhammadiyah	121	100%
	Total	121	100% already taken

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Data Analysis Results

Descriptive Statistical Test

Table 2.
Descriptive Statistical Test Results

	N	Min	Max	Mean	Std. Dev
Tax Evasion (Y)	121	11	28	18.80	3.422
Love of Money (X1)	121	14	35	23.57	4.236
Machiavellian (X2)	121	11	20	16.00	2.168
Religiosity (X3)	121	16	27	21.21	2.020
Taxation Understanding (X4)	121	18	36	30.53	4.064
Valid N (listwise)	121				

Based on the data processing results presented in Table 2 above, it can be seen that the total number of respondents used in this study was 121. The descriptive statistical analysis shows that the minimum value of the Tax Evasion variable (Y) is 11 and the maximum value is 28, with a standard deviation of 3.422 and a mean of 18.80. The minimum value of the Love of Money variable (X1) is 14, and the maximum is 35, with a standard deviation of 4.236 and a mean of 23.57. The Machiavellian variable (X2) has a minimum value of 11 and a maximum of 20, with a standard deviation of 2.168 and a mean of 16.00. The Religiosity variable (X3) has a minimum value of 16 and a maximum of 27, with a standard deviation of 2.020 and a mean of 21.21. The Taxation Knowledge variable (X4) ranges from a minimum of 18 to a maximum of 36, with a standard deviation of 4.064 and a mean of 30.53.

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Data Quality Test

Validity Test

Table 3.
Validity Test Results

Variable	Item	R count	R table	Sig	Information
Tax Evasion	Y1.1	0.237	0.128	0.009	Valid
	Y1.2	0.661	0.128	0.000	Valid
	Y1.3	0.326	0.128	0.000	Valid
	Y1.4	0.705	0.128	0.000	Valid
	Y1.5	0.326	0.128	0.000	Valid
	Y1.6	0.695	0.128	0.000	Valid
	Y1.7	0.718	0.128	0.000	Valid
Love of Money	X1.1	0.568	0.128	0.000	Valid
	X1.2	0.383	0.128	0.000	Valid
	X1.3	0.379	0.128	0.000	Valid
	X1.4	0.494	0.128	0.000	Valid
	X1.5	0.697	0.128	0.000	Valid
	X1.6	0.760	0.128	0.000	Valid
	X1.7	0.660	0.128	0.000	Valid
	X1.8	0.420	0.128	0.000	Valid
	X1.9	0.415	0.128	0.000	Valid
Machiavellian	X2.1	0.671	0.128	0.000	Valid
	X2.2	0.584	0.128	0.000	Valid
	X2.3	0.500	0.128	0.000	Valid
	X2.4	0.557	0.128	0.000	Valid
	X2.5	0.579	0.128	0.000	Valid
Religiosity	X3.1	0. 455	0.128	0.000	Valid
	X.2	0.566	0.128	0.000	Valid
	X3.3	0.196	0.128	0.031	Valid
	X3.4	0.717	0.128	0.000	Valid
	X3.5	0.570	0.128	0.000	Valid
	X3.6	0.520	0.128	0.000	Valid
	X3.7	0.185	0.128	0.000	Valid
Understanding Taxation	X4.1	0.722	0.128	0.000	Valid
	X4.2	0.747	0.128	0.000	Valid
	X4.3	0.761	0.128	0.000	Valid

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X4.4	0.760	0.128	0.000	Valid
X4.5	0.776	0.128	0.000	Valid
X4.6	0.775	0.128	0.000	Valid
X4.7	0.812	0.128	0.000	Valid
X4.8	0.805	0.128	0.000	Valid
X4.9	0.789	0.128	0.000	Valid

Based on the data analysis results in Table 3 above, the correlation between each indicator of the variables Tax Evasion, Love of Money, Machiavellianism, Religiosity, and Tax Knowledge shows significant results. This is indicated by the Sig. (2-tailed) value of each indicator being less than 0.05 and the calculated r value exceeding the critical r table value (0.128). Therefore, it can be concluded that each questionnaire indicator is valid.

Reliability Test

Table 4
Reliability Test Results

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.804	.823	37

Based on the data analysis in Table 4 above, the Cronbach's Alpha values for both the dependent and independent variables are greater than 0.60. Therefore, it can be concluded that the variables in this study are reliable.

Classical Assumption Test

Normality Test (Kolmogorov-Smirnov Test)

Table 5
Results of Normality Test (Kolmogorov-Smirnov Test))

Variable	One Sample Kolmogorov-Smirnov Sig. (2-tailed)	Information
Unstandar Residual	0.986	Normal

Based on the results of data processing in Table 5 above, it shows that the normality test with the Kolmogorov-Smirnov method obtained a Sig. (2-tailed) value of 0.986. This means that the Sig. (2-tailed) value > 0.05 (Significance level).

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So, it can be concluded that the data in this study is normally distributed.

Multicollinearity Test

Table 6
Multicollinearity Test Results

Variable	Tolerance	VIF	Information
Love of Money	0.874	1.144	No Multicollinearity
Machiavellian	0.788	1.269	No Multicollinearity
Religiosity	0801	1.248	No Multicollinearity
Taxation Understanding	0.834	1.199	No Multicollinearity

Based on the results of data processing in Table 6 above, it can be seen that the tolerance value and VIF value of all independent variables show a VIF value <10 and a tolerance value >0.10. So, it can be concluded that there is no multicollinearity between independent variables in the study.

Heteroscedasticity Test (Spearman Rho Test)

Table 7.
Heteroscedasticity Test Results

Variable	Sig.(2tailed)	Information
Love of Money	0.813	No Heteroscedasticity
Machiavellian	0.942	No Heteroscedasticity
Religiosity	0.560	No Heteroscedasticity
Taxation Understanding	0.968	No Heteroscedasticity

Based on the results of data processing in Table 7 above, the heteroscedasticity test using Spearman's rho shows that the variables Love of Money, Machiavellian, Religiosity, and Tax Understanding have a significance value of more than 0.05. So, it can be concluded that the regression model does not show symptoms of heteroscedasticity.

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Hypothesis Testing

Multiple Regression Test

Table 8.
Multiple Linear Regression Model Results

Variable	Coefficient	T	Sig.	Information
(Constant)	7.247	2.090	0.039	
Love of Money	0.379	5.451	0.000	Accepted
Machiavellian	0.094	0.659	0.511	Rejected
Religiosity	0.017	0.110	0.913	Rejected
Taxation Understanding	0.025	0.332	0.741	Rejected
F count		9.563		
Sig F		0.000		
Adjusted R Square		0.222		

Based on the results of data processing in table 8 above, it shows that the multiple regression equation in this study is as follows:

Y = 7,247 + 0,379. X1 + 0,094. X2 + 0,017. X3 + 0,025. X4. + e

Based on the results of data processing in table 8 above, it can be seen that the constant value shows a positive value of 7.247, meaning that if the variables Love of Money, Machiavellian, Religiosity, and Tax Understanding are 0, then the value of the Tax Evasion variable is 7.247.

The Love of Money variable has a positive value of 0.379, which means that every time the Love of Money variable increases by 1%, the Tax Evasion value increases by 0.379, and vice versa if the value is negative, the Tax Evasion value will also decrease assuming other variables remain constant.

The Machiavellian variable has a positive value of 0.094, which means that every time the Machiavellian variable increases by 1%, the Tax Evasion value increases by 0.094, and vice versa if the value is negative, the Tax Evasion value will also increase assuming other variables remain constant.

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In the Religiosity variable, it has a positive value of 0.017, which means that for every 1% increase in the Religiosity variable, the Tax Evasion value increases by 0.017, and vice versa. If the value is negative, the Tax Evasion value will also decrease, assuming other variables remain constant. In the Tax Understanding variable, it has a positive value of 0.025, which means that for every 1% increase in the Tax Understanding variable, the Tax Evasion value increases by 0.025, and vice versa if the value is negative, the Tax Evasion value will also decrease, assuming other variables remain constant.

T-Test

Table 9.
T-Test Results

Variable	Coefficient	T	Sig.	Information
(Constant)	7.247	2.090	0.039	
Love of Money	0.379	5.451	0.000	Supported
Machiavellian	0.094	0.659	0.511	Not Supported
Religiosity	0.017	0.110	0.913	Not Supported
Taxation Understanding	0.025	0.332	0.741	Not Supported

Based on the T-test results, the interpretation of the Taxation Understanding variable must be corrected to align with the statistical findings. The significance value for Taxation Understanding is 0.741 (t count 0.332 < t table 1.980), indicating that the variable does not have a statistically significant effect on tax evasion. Therefore, the earlier statement claiming a "positive and significant influence" is incorrect and should be revised. The correct interpretation is that the Taxation Understanding variable shows a positive coefficient (0.025), but this effect is not statistically significant. Thus, the hypothesis stating a positive influence of Taxation Understanding on tax evasion is rejected. This revision ensures consistency between the statistical results and

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the interpretation, maintaining the credibility of the analysis.

F Test

Table 10.
F Test Results

F Count	F Sig
9.563	0.000

Based on the results of data processing in Table 10 above, a significance value of 0.000 was obtained, meaning that this multiple regression model is suitable for use, and the variables Love of Money, Machiavellian, Religiosity, and Tax Understanding have a simultaneous influence on the Tax Evasion variable.

Determination Coefficient Test (R^2)

Based on the results of data processing in Table 8 above, the Adj R Square value is 0.222. This shows that the variables Love of Money (X1), Machiavellian (X2), Religiosity (X3), and Tax Understanding (X4) are simultaneously able to explain the influence on the Tax Evasion variable (Y) of 22.2% in other words 22.2% in the variable of interest in taking accounting certification can be explained in the four independent variables, while the remaining 77.8% is influenced by other factors outside this research model.

The Influence of Love of Money on Tax Evasion

The test results indicate that the Love of Money variable has a significant influence on tax evasion, as evidenced by a t-value of 5.451, which is greater than the critical t-table value of 1.980, and a significance level of 0.000 (< 0.05). This suggests that a stronger love of money is associated with lower ethical standards, thereby increasing the tendency to engage in tax evasion. Individuals with such traits are more likely to justify dishonest actions in pursuit of financial gain. This finding aligns with Ajzen's (1991) Theory of Planned Behavior, which posits that

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attitudes influence behavior. In this context, individuals driven by a strong love of money are more inclined to choose self-serving actions regardless of ethical considerations. The result is also consistent with studies by Domy Ricardo Tulalessy & Linda Grace Loupatty (2023) and Ni Putu Sri Murtining & Kadek Trisna Dwiyanti (2019), which found a significant influence of love of money on tax evasion.

The Influence of Machiavellianism on Tax Evasion

The analysis shows that Machiavellianism does not have a significant effect on tax evasion. The t-value of 0.659 is less than the t-table value of 1.980, with a significance level of 0.511 (> 0.05), leading to the rejection of H2. This implies that Machiavellian traits—typically characterized by manipulative and self-centered behavior—are not sufficient to influence tax evasion behavior. External factors such as organizational pressure and regulatory compliance may play a more decisive role in influencing such decisions. This result is in line with findings by Savitri and Andayani (2019), who also concluded that Machiavellianism does not significantly affect tax evasion. It indicates that tax evasion is more influenced by factors such as perceived risk and legal consequences rather than individual manipulative tendencies.

The Influence of Religiosity on Tax Evasion

The results reveal that religiosity does not significantly affect tax evasion, as indicated by a t-value of 0.110, which is below the t-table value of 1.980, and a significance level of 0.110 (> 0.05). This suggests that religiosity alone is not a strong enough factor to influence an individual's decision to evade taxes. Although religiosity might encourage individuals to act morally and avoid unethical behavior such as tax evasion, this relationship was not supported in the

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present study. These findings support those of Dharma (2016), who also found no significant relationship between religiosity and tax evasion.

The Influence of Tax Knowledge on Tax Evasion

The Tax Knowledge variable also does not significantly influence tax evasion. The t-value is 0.332, lower than the t-table value of 1.980, with a significance level of 0.741 (> 0.05), thus rejecting H4. The results imply that limited knowledge of tax regulations may lead to a higher tendency toward tax evasion due to a lack of awareness of tax obligations. In line with the Theory of Planned Behavior, a better understanding of tax matters may reduce the likelihood of engaging in unethical behavior such as tax evasion. These findings are consistent with those of Domy Ricardo Tulalessy & Linda Grace Loupatty (2023) and Susanto & Datulalong (2021), who also concluded that tax knowledge does not significantly affect tax evasion.

CONCLUSION

This study finds that among the tested variables Love of Money, Machiavellianism, Religiosity, and Tax Knowledge only Love of Money has a significant influence on tax evasion among accounting students. This highlights the central role of personal financial values in ethical decision-making, suggesting that when monetary gain is prioritized excessively, it can override normative considerations such as compliance and integrity. The non-significance of Machiavellianism, Religiosity, and Tax Knowledge indicates that mere possession of knowledge or personal belief systems may not be sufficient to deter unethical behavior, possibly due to weak internalization or external pressures. These findings underscore the importance of embedding ethical reflection and

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value-oriented education in accounting curricula, not just focusing on technical competence. Future studies should explore psychological and contextual variables such as peer influence, perceived fairness of taxation, or institutional trust to develop a more comprehensive understanding. Expanding the methodological approach through qualitative interviews and broader sampling would also enhance the richness and generalizability of the results.

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