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**THE INFLUENCE OF TAX KNOWLEDGE, LOVE OF MONEY, AND TAX  
DISCRIMINATION ON THE PERCEPTION OF TAX EVASION ETHICS****Nurul Adha<sup>1</sup>****Politeknik Negeri Bengkalis, Bengkalis, Indonesia**[nuruladha043@gmail.com](mailto:nuruladha043@gmail.com)**Husnul Muttaqin<sup>2</sup>****Politeknik Negeri Bengkalis, Bengkalis, Indonesia**[husnulmuttaqin@polbeng.ac.id](mailto:husnulmuttaqin@polbeng.ac.id)

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**Abstract**

As a nation still navigating its path toward broader socioeconomic progress, Indonesia persistently works to elevate the well-being of its citizens through initiatives spanning education, public health, and infrastructure development. This research investigates how individuals' understanding of taxation, their attitude toward money, and their perceptions of discriminatory tax treatment shape their ethical views regarding tax evasion, specifically among MSME taxpayers in Bengkalis district. A quantitative design was adopted, relying on primary data collected from 100 participants chosen through purposive sampling. Responses were measured using a Likert-based questionnaire, and the analysis was carried out using SPSS version 25 with multiple linear regression techniques. The results reveal that greater tax knowledge is associated with a lower tendency to view tax evasion as ethically acceptable. Conversely, a stronger love of money corresponds with a more permissive view of tax-evading behavior. The variable related to perceived tax discrimination, however, did not produce a meaningful effect on ethical judgments about evasion. The Adjusted  $R^2$  of 28.5% suggests that the examined factors account for just over a quarter of the variance in ethical perceptions, leaving 71.5% attributable to other influences outside the model. Future studies are encouraged to incorporate additional determinants such as perceived fairness, religiosity, quality of tax services, commitment, service quality of tax authorities, and tax penalties.

**Keywords:** The Influence of Tax Knowledge, Love of Money, Tax Discrimination, Ethical Perceptions of Tax Evasion



## INTRODUCTION

Indonesia's national development in the education, health, and infrastructure sectors requires sustainable financial support, and taxes play a role as the most dominant source of revenue regulated in Law Number 16 of 2009. Although taxes are the backbone of state funding (Pramesty & Ratnawati, 2023), its achievements in recent years have been unstable. The pandemic in 2020 caused a sharp decline in revenue, and in 2024 the realization was again below the set target (Oktavioni, 2024). This condition reflects the potential for revenue that has not been explored to the maximum, one of which is due to the increase in tax evasion practices.

The problem of tax evasion is still rampant, both among business entities and individual taxpayers. The case of fictitious tax invoices that caused state losses of up to IDR 244 billion (Yanwardhana, 2023) and VAT embezzlement in Palembang with a loss value of IDR 648 million (Pahlevi, 2024) show that this problem is systemic. Theoretically, these actions are carried out by taxpayers as an effort to reduce the tax burden (Aliyudin et al., 2021), and this tendency is formed through the understanding, experience, and ethical values of individuals (Paramitha et al., 2020).

One of the ethical perceptions related to tax evasion is influenced by the level of tax knowledge. Effendi & Sandra (2022) stated that a good understanding of the functions and rules of taxation will foster awareness that tax evasion is an unjustifiable action. However, the results of previous studies did not show uniformity. Some studies found that tax knowledge had a negative relationship with tax evasion tolerance (Hasanah & Mutmainah, 2020), while other studies found that this knowledge had no effect (Nabilah et al., 2020). Another variable that also affects is the love of money, namely the individual's orientation towards money and the drive to seek personal gain. Afriyani (2023) reported that individuals with high love of money tended to be more permissive towards tax evasion, while Rahmania & Maqsudi (2024) found the opposite result.

The variable of tax discrimination also showed mixed results. Several studies have stated a significant influence of discrimination on the perception of taxpayers' ethics (Nabilah et al., 2020; Zainuddin et al., 2021), while other studies did not find a meaningful relationship (Karlina et al., 2021). The inconsistency of the results of this study shows that there are different contextual factors in each region and the characteristics of the respondents. Injustice in tax collection often triggers negative reactions from taxpayers and can increase their tolerance for tax evasion (Yusufin & Rakhmayani, 2024). Looking at the various findings, a follow-



up study is needed in the context of different locations and characteristics of taxpayers. Therefore, this study was conducted to assess the influence of tax knowledge, love of money, and tax discrimination on the perception of tax evasion ethics in individual taxpayers of MSME actors in Bengkalis District.

## **LITERATURE REVIEW**

### **Theory of Planned Behavior**

According to Ekaputra et al. (2022), the Theory of Planned Behavior states that a person's actions are influenced by attitudes, pressures or social norms, as well as individual beliefs about the extent to which he is able to control and perform a behavior (perceived behavioral control). In this theory, intention is the main determining factor for the emergence of a behavior, where the intention is reflected through how much a person wants and tries to act. The stronger a person's intentions, the higher the likelihood that these behaviors will be realized (Tjendra et al., 2024).

### **Tax Knowledge**

In the Great Dictionary of the Indonesian Language, knowledge is described as everything that a person understands or knows. In the context of taxation, taxpayers' understanding is an important aspect that affects the way they assess tax evasion actions. Hasanah & Mutmainah (2020) stated that tax knowledge includes information and understanding of tax provisions that can be used as a basis for taxpayers in making decisions related to their rights and obligations. In line with that, Tandisalla & Febriani (2024) stated that understanding of taxes helps taxpayers determine actions, plans, and strategies in fulfilling their tax obligations.

### **Love Of Money**

Rahmania & Maqsudi (2024) explain that love of money is used to describe a person's view of money, including its value, function, and level of importance subjectively. This term is part of the ethical concept of money. Tang and Chiu in Ernandi et al. (2023) state that love for money is a measure of a person's desire to earn money, both out of necessity and other personal impulses, and reflects how individuals view the importance of using money.

### **Tax Discrimination**

According to Putri & Mahmudah (2020), tax discrimination occurs when the government or tax authorities give different treatment to certain taxpayers based on the characteristics of that individual or group. Forms of discrimination can appear in tax regulations that are considered to benefit some taxpayers but

harm others. Thus, tax discrimination is understood as an imbalance of treatment in the tax system.

### Perception

Sari et al. (2023) define perception as a psychological process that describes how a person interprets objects, events, and other people around him. Wardani & Rahmawatiningsih (2023) added that perception is formed based on the assumption that humans try to act rationally, consider the available information, and take into account the consequences of the chosen actions.

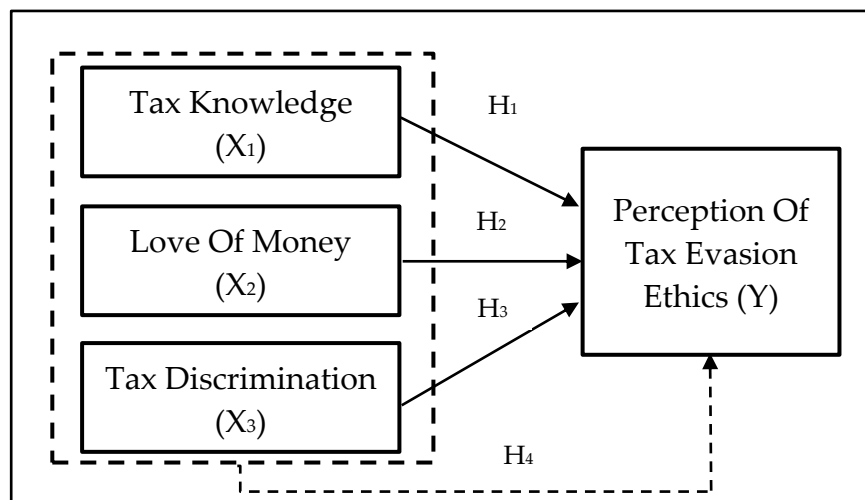
### Ethics

The term ethics comes from the Greek word "ethos" which relates to morality and the principle of right or wrong behavior. Mochtar et al. (2024) explain that the ethics in taxation are related to taxpayers' compliance with tax rules and laws, so that they are expected to be able to fulfill their obligations, including paying taxes regularly to support national development.

### Tax Evasion

Tax evasion, according to Abdul et al. (2020), is an illegal act to reduce or avoid tax payments through manipulation of the tax system. Saputri & Kamil (2021) emphasized that individuals tend to choose tax evasion over tax avoidance because legal tax avoidance requires a deep understanding of tax regulations to find legitimate loopholes to reduce the tax burden.

### Theoretical Framework



**Figure 1.**

### Theoretical Framework

H<sub>1</sub> : Tax knowledge has a negative effect on the perception of tax evasion ethics

H<sub>2</sub> : Love of money has a positive effect on the perception of tax evasion ethics



H3 : Tax discrimination has a positive effect on the perception of tax evasion ethics

## RESEARCH METHOD

This research was carried out in the Bengkalis District area and the data collection process lasted from October 2025 until the study was completed. This study focuses on how taxpayers view the ethical or unethical act of tax evasion, as well as the factors that affect this perception, namely tax knowledge, love of money, and tax discrimination. The respondents in this study are individual taxpayers who run micro, small, and medium enterprises (MSMEs) in Bengkalis District.

Referring to the definition given by Sugiyono (2019), population is the entire subject or object that is the focus of the study and reflects certain characteristics. The population of this study includes all MSME actors in Bengkalis District, with the number of businesses recorded at the Cooperative & MSME Office as many as 7,112 units. The sample is part of the population, and the number is calculated using the Slovin formula with an error rate of 10%, resulting in 98.61 respondents, then rounded up to 100 MSME actors. The sample determination technique used is purposive sampling, which is the selection of samples based on certain criteria. In this study, the criteria set are MSME actors who have an NPWP and are still in active status.

The study data was collected through a questionnaire distributed to individual taxpayers of MSME actors in Bengkalis District. Based on the view of Sugiyono (2019), questionnaires were chosen because they were able to help researchers obtain data according to the variables being researched effectively. The instrument used used a Likert scale of 1–5, which measures respondents' attitudes, perceptions, and opinions of certain phenomena, with a range of answers from "strongly disagree" to "strongly agree."

This research uses several stages of data analysis, namely descriptive statistics, classical assumption tests, and multiple linear regression. Descriptive statistics are used to describe the characteristics of the variables of tax knowledge, love of money, tax discrimination, and ethical perceptions of tax evasion. The classical assumption test includes the normality test with Kolmogorov–Smirnov and P-Plot, the multicollinearity test through tolerance and VIF values, and the heteroscedasticity test using the Glejser method. After that, multiple linear regressions were performed to test the influence of each independent variable on the bound variable, using the F test to see the effect together, the t test to test the



partial influence, and the Adjusted R<sup>2</sup> to assess how well the model explained the variation in the dependent variable.

## RESULTS AND DISCUSSION

### Statistics Descriptive

Descriptive statistics are used to provide an overview of the study data through the average value, standard deviation, and other measures of each variable. The results of these descriptive statistics can be seen in the following table 1.

**Table 1.**  
**Descriptive Statistical Test Results**

	N	Minimum	Maximum	Mean	Std. Deviation
Tax Knowledge	100	17	33	26,20	3,467
Love of Money	100	18	34	26,11	3,949
Tax Discrimination	100	5	15	10,04	2,283
Perception of Tax Evasion Ethics	100	5	25	14,64	4,400

Source: SPSS 25 output, Data Processed (2025)

From the descriptive statistical test in Table 1, all study variables show a fairly good data distribution with the number of respondents as many as 100 taxpayers. The Tax Knowledge variable has an average of 26.20 from the range of 17-33 with a standard deviation of 3.467, which shows that the level of taxpayer understanding is relatively high and the distribution of data is not too wide. The Love of Money variable had an average of 26.11 from the range of 18–34 with a standard deviation of 3.949, showing the tendency of respondents to have a fairly high level of orientation towards money with more diverse variations. Meanwhile, Tax Discrimination had an average of 10.04 from a range of 5–15 and a standard deviation of 2.283, reflecting the perception of unfair treatment in taxation at a moderate level with low variation. The Perception of Tax Evasion Ethics has an average of 14.64 from the range of 5-25 with a standard deviation of 4,400, indicating a considerable degree of variability in the respondents' ethical assessment of tax evasion practices. These findings generally describe that respondents in the study have variable value characteristics that tend to be high in tax knowledge and love of money, as well as the assessment of varied ethical perceptions related to tax evasion acts.



**Validity**

**Table 2.**  
**Validity Test Results**

Variable	Question	Sig.	R-Count	R-table	Description
Tax Knowledge	X1.1	0,000	0,699	0,1654	Valid
	X1.2	0,000	0,645	0,1654	Valid
	X1.3	0,000	0,630	0,1654	Valid
	X1.4	0,000	0,682	0,1654	Valid
	X1.5	0,000	0,641	0,1654	Valid
	X1.6	0,000	0,645	0,1654	Valid
	X1.7	0,000	0,660	0,1654	Valid
Love Of Money	X2.1	0,000	0,594	0,1654	Valid
	X2.2	0,000	0,603	0,1654	Valid
	X2.3	0,000	0,632	0,1654	Valid
	X2.4	0,000	0,664	0,1654	Valid
	X2.5	0,000	0,554	0,1654	Valid
	X2.6	0,000	0,683	0,1654	Valid
	X2.7	0,000	0,686	0,1654	Valid
Tax Discrimination	X3.1	0,000	0,641	0,1654	Valid
	X3.2	0,000	0,897	0,1654	Valid
	X3.3	0,000	0,852	0,1654	Valid
Perception of Tax Evasion Ethics	Y.1	0,000	0,775	0,1654	Valid
	Y.2	0,000	0,855	0,1654	Valid
	Y.3	0,000	0,862	0,1654	Valid
	Y.4	0,000	0,601	0,1654	Valid
	Y.5	0,000	0,775	0,1654	Valid

Source: SPSS 25 output, Data Processed (2025)

Based on the results of the validity test, it shows that all statement items in the variables Tax Knowledge, Love of Money, Tax Discrimination, and Perception of Tax Evasion Ethics have a calculation value greater than the rtable (0.1654) with a significant 0.000, so that all indicators are declared valid and suitable for use as research instruments.

**Reliability**

**Table 3.**  
**Reliability Test Results**

Variable	Value Cronbach Alpha	Limit Value	Description



X1	0,783	0,7	Reliabel
X2	0,750	0,7	Reliabel
X3	0,714	0,7	Reliabel
Y	0,832	0,7	Reliabel

Source: SPSS 25 output, Data Processed (2025)

From the reliability test, it was shown that all variables had a Cronbach's Alpha value above 0.7 so that all questionnaire instruments were declared reliable according to the criteria of Ghozali (2018) and could be used consistently in research measurements.

**Classic Assumption Test**

**Normality Test**

**Table 4.**  
**Kolmogorov-Smirnov Test Results**

Variable	Value Asymp. Sig (2-Tailed)	Limit Value	Description
X1, X2, X3 Against Y	0,200	> 0,05	Normal Data

Source: SPSS 25 output, Data Processed (2025)

In table 4 above, the Asymp value is known. The sig (2-tailed) in the Kolmogorov Smirnov test is 0.200 which means that the sig value > 0.05, so it can be interpreted that the value of the Kolmogorov Smirnov test shows that the data in this study is distributed normally.

**Multicollinearity Test**

**Table 5.**  
**Multicollinearity Test Results**

Variable	Tolerance	VIF	Description
Tax Knowledge	0,989	1,011	No multicollinearity
Love Of Money	0,988	1,012	No multicollinearity
Tax Discrimination	0,999	1,001	No multicollinearity

Source: SPSS 25 output, Data Processed (2025)

Multicollinearity assessment indicate that every independent variable meets the required criteria, with tolerance levels exceeding 0.10 and VIF scores remaining under 10. These outcomes confirm that the model is not affected by multicollinearity and that no strong intercorrelation exists among the predictors, making the regression model appropriate for use in this study's analysis.



### Heteroscedasticity Test

**Table 6.**  
**Heteroscedasticity Test Results**

Variable	Sig (p)	Description
Tax Knowledge	0,061	No heteroscedasticity
Love Of Money	0,747	No heteroscedasticity
Tax Discrimination	0,539	No heteroscedasticity

Source: SPSS 25 output, Data Processed (2025)

The results of the Glejser test showed that all independent variables had a significance value above 0.05, so it can be concluded that the regression model in this study did not experience heteroscedasticity and the data met the assumption of homogeneity, so it is suitable for use in regression analysis.

### Testing Hypothesis

#### Partial Test (t-test)

**Table 7.**  
**T Test Results**

Variable	t	Sig.	$\alpha$	Description
Tax Knowledge	-4,970	0,000	0,05	Accepted
Love Of Money	3,638	0,000	0,05	Accepted
Diskriminasi Pajak	0,574	0,568	0,05	Rejected

Source: SPSS 25 output, Data Processed (2025)

The t-test results indicate that the Tax Knowledge variable produced a t-value of -4.970 with a significance level of 0.000. Since 0.000 is far below the 0.05 threshold, tax knowledge is shown to have a significant negative effect on individuals' ethical views regarding tax evasion. Meanwhile, the Love of Money variable generated a t-value of 3.638 with the same significance level of 0.000, demonstrating a positive and significant partial influence on tax evasion ethics.

In contrast, the Tax Discrimination variable returned a t-value of 0.574 and a significance level of 0.568, which exceeds 0.05. This finding leads to the rejection of the corresponding hypothesis, confirming that tax discrimination does not meaningfully affect ethical perceptions of tax evasion.

Overall, the analysis concludes that only Tax Knowledge and Love of Money exert significant effects on respondents' ethical judgments, while Tax Discrimination shows no observable influence.



**Simultaneous Test (F Test)**

**Table 8.  
Test Results F**

F-count	F-table	Sig	$\alpha$	Description
14,127	2.70	0.000	0.05	Accepted

Source: SPSS 25 output, Data Processed (2025)

The F-test results demonstrate that the variables Tax Knowledge, Love of Money, and Tax Discrimination collectively exert a significant effect on the dependent variable, namely Perception of Tax Evasion Ethics. This conclusion is supported by the obtained significance value of 0.000—well below the 0.05 benchmark—and an Fcal of 14.127, which is substantially higher than the Ftable value of 2.70. These outcomes confirm that, when assessed together, the three predictors meaningfully account for variations in ethical perceptions related to tax evasion, thereby reinforcing the validity of the study’s overall hypothesis.

**Coefficient of Determination (Adjusted R<sup>2</sup>)**

**Table 9.  
Determination Coefficient Test Results**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,553 <sup>a</sup>	0,306	0,285	3,722

Source: SPSS 25 output, Data Processed (2025)

Based on the results of the determination coefficient test, the magnitude of the correlation value or relationship (R) was 0.553 and the determination coefficient value (Adjusted R Square) was obtained of 0.285 which showed the influence of the variables Tax Knowledge, Love Of Money and Tax Discrimination on the Perception of Tax Evasion Ethics was 0.285 or 28.5% while the remaining 0.715 or 71.5% was influenced by other variables outside the study Ini.

**The Influence of Tax Knowledge on the Perception of Tax Evasion Ethics**

The results of the hypothesis test showed that the variable of tax knowledge had a significance value of 0.000 and a calculation of -4.970. Since the value is below 0.05, the first hypothesis is declared accepted. These findings confirm that tax knowledge has a negative and significant effect on the perception of tax evasion ethics. This means that the better the taxpayer's understanding of tax rules, procedures, and functions, the stronger their assumption that tax evasion is an unethical act. The average score of the questionnaire of 26.20 also



showed that most of the respondents had a good enough understanding of taxation, so they assessed the practice of tax evasion negatively.

This result strengthens the concept of Theory of Planned Behavior, which explains that a person's behavior is influenced by his attitude and knowledge, including in the context of fulfilling tax obligations. Taxpayers who understand tax rights, obligations, and provisions will be more likely to reject actions that violate the rules. The findings of this study are also in line with the results of the studies of Hasanah & Mutmainah (2020) and Sudarwadi et al. (2021), which emphasized that tax knowledge plays an important role in shaping taxpayers' ethical perceptions of tax evasion.

### **The Influence of Love Of Money on the Perception of Tax Evasion Ethics**

From the results of the hypothesis test, the love of money variable showed a significance value of 0.000 with a calculation of 3.638. Since the value is below 0.05, the second hypothesis is declared proven. This indicates that the love of money has a positive effect on the perception of tax evasion ethics. This means that the greater a person's orientation towards money, the higher their tendency to consider tax evasion as acceptable. Individuals with a strong materialistic orientation are more focused on personal gain, and because tax benefits are not directly felt, they tend to view embezzlement as less problematic.

These results are also in line with the framework of the Theory of Planned Behavior, which places the orientation of personal values including the tendency to prioritize money as part of the factors that shape attitudes and behaviors. Taxpayers with a high level of love of money tend to judge tax evasion as an act that benefits them, so their ethical perception of the practice becomes more permissive. These findings are consistent with the studies of Afriyani (2023) and Sari et al. (2023) which show that a strong orientation towards money has a positive effect on ethical views related to tax evasion.

### **The Effect of Tax Discrimination on the Perception of Tax Evasion Ethics**

The results of the hypothesis test showed that the variable of tax discrimination obtained a significance value of 0.568 with a calculation of 0.574. Because the value is well above the limit of 0.05, the proposed hypothesis is not proven. Thus, tax discrimination does not affect how MSME actors in Bengkalis District assess the ethics of tax evasion. These findings confirm that the experience of injustice or different treatment in the tax system is not strong enough to make taxpayers consider tax evasion to be morally acceptable. This means that their ethical assessment of the action is not entirely related to the issue of fiscal justice. The ineffectiveness of this variable can also arise because most MSME taxpayers have not fully understood the forms of tax discrimination that may occur in the



implementation of tax rules. Their ethical perceptions are more shaped by other factors, such as their level of tax knowledge, personal character, or their orientation towards money. This result is in line with the study of Karlina et al. (2021) which also found no significant effect of tax discrimination, although it is different from the findings of Zainuddin et al. (2021) which showed the opposite result.

### **The Influence of Tax Knowledge, Love Of Money and Tax Discrimination on the Perception of Tax Malpractice Ethics**

The simultaneous test showed that the three variables of tax knowledge, love of money, and tax discrimination together had a significant effect on the perception of tax evasion ethics. This can be seen from the significance value of 0.000 which is smaller than 0.05 and the Fcount of 14.127 which exceeds Ftable 2.70. These findings show that the combination of these three factors shapes the perspective of taxpayers when assessing whether or not tax evasion is acceptable. Low understanding of tax rules and procedures can make taxpayers misinterpret their obligations so that tax evasion is considered commonplace. On the other hand, a good understanding of the tax system makes individuals more firmly rejecting the practice (Hasanah & Mutmainah, 2020).

The love of money also has a strong role in influencing the ethical assessment of taxpayers. Individuals with a high level of interest in money tend to put personal gain first, making it easier to tolerate actions that are detrimental to the state, including tax evasion. Maulana & Purwasih (2024) also stated that a strong materialistic orientation makes a person more ready to take risks, including committing unlawful actions as long as they can provide financial benefits.

Overall, the results of the study show that although tax discrimination has no partial effect, it still contributes to the model when tested with the other two variables. Therefore, efforts to increase tax literacy and understanding of tax ethics for MSME actors are needed so that they have a better awareness of tax obligations. The government, through the Directorate General of Taxes, also needs to strengthen education, provide adequate assistance, and ensure fair treatment to all taxpayers to increase compliance levels and minimize potential tax evasion in the future.



## CONCLUSION

The results of the study show that the level of tax knowledge plays a role in reducing the tendency of taxpayers to view tax evasion as something that can be justified. The better a person's understanding of tax rules, mechanisms, and functions, the stronger his or her rejection of the practice. On the other hand, a high orientation towards money or love of money actually encourages individuals to accept tax evasion as a natural action because their focus tends to be on personal benefits. On the other hand, the variable of tax discrimination does not have a significant influence on the way taxpayers assess the ethics of tax evasion, so the sense of injustice that may arise in the tax process is not strong enough to shift their moral judgment.

The simultaneous testing confirmed that the three variables of tax knowledge, love of money, and tax discrimination were able to form the perception of tax evasion ethics in MSME actors. The Adjusted R Square value of 28.5% shows that this study model is only able to explain a small part of the variation in ethical perceptions. This means that most of the other factors, which are around 71.5%, are influenced by variables that are not studied, such as individual moral values, level of religiosity, perception of tax justice, and the influence of the surrounding environment.

Based on these findings, MSME actors are encouraged to continue to improve tax literacy so that a better understanding can form the right ethical attitude towards tax obligations. For tax authorities, steps are needed to strengthen socialization, improve service quality, and ensure fairer tax treatment. The next study is suggested to include additional variables such as tax justice, religiosity, service quality, tax sanctions, and expand the study method and the number of respondents so that the results obtained are more comprehensive and representative.

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