
MACHIAVELLIAN RELATIONSHIP MODEL, LOVE OF MONEY, RELIGIOSITY AND TAX EVASION: MULTI-GROUP ANALYSIS BASED ON GENDER

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Abstract

This study aims to test whether there is an influence of Machiavellian, love of money, and religiosity on tax evasion with gender as a moderating variable. The method in this study is quantitative explanatory type with a correlational approach. The data used is primary data by distributing questionnaires to taxpayers throughout Indonesia using purposive sampling and using the Issac and Michael formula so that 350 respondents were obtained. The analysis technique uses the Partial Least Square Multi-Group Analysis technique (PLS-MGA). The results of the study prove that, first, Machiavellian influences tax evasion, the higher the Machiavellian attitude, the greater the likelihood of tax evasion; Second, love of money influences tax evasion, the higher a person's love of money, tax evasion is considered reasonable. Third, religiosity has no effect. The high or low level of a person's religiosity has not been able to suppress tax evasion. Fourth, Machiavellian influences tax evasion moderated by gender. Machiavellian owned by the male gender is greater than that of the female gender. Love of money owned by men does not affect tax evasion, but becomes a motivation to pursue a career while love of money affects embezzlement moderated by female gender because women have very high needs compared to men. Religiosity affects tax evasion moderated by gender. This means that the higher the level of religiosity of a person, both men and women, are able to suppress tax evasion and people who are more religious tend to be more against tax evasion.

Kata Kunci : Machiavellian, Love of Money, Religiosity, Gender, Tax Evasion

Introduction

Tax is the main source of the State Budget (APBN) and is a key element of national development in Indonesia (Aji et al., 2021; Sondakh et al., 2019). Based on data from the Ministry of Finance, the portion of tax revenue in the 2021 APBN is 82.84%, in 2022 it is 65.37% and in 2023 it is 88.7% (www.kemenkeu.go.id). Tax revenues in the last three years have exceeded the specified tax target. In 2021 it was 1,444.54 trillion, exceeding the tax target of Rp1,229.6 trillion or 117%, in 2022 it was Rp1,716.8 trillion or 115.6%, and in 2023 it was Rp. 1,869.23 trillion or 102.80 (www.bps.go.id). Measurement of tax revenue performance is not only based on the achievement of targets with tax realization, but also based on the tax ratio (Sari, et al, 2023).

Tax ratio is a comparison of tax revenue to Gross Domestic Product (GDP) (Sari, et al, 2023). Based on data from the Ministry of Finance, Indonesia's tax ratio in 2019 was 9.76%, in 2020 it fell to 8.33%, in 2021 it rose to 9.11%, in 2022 it was 10.4%, and in 2023 it was 10.21% (www.kemenkeu.go.id). The increase in the tax ratio in Indonesia from year to year is not too significant when compared to the potential tax revenue each year. Meanwhile, the tax ratio of ASEAN countries is mostly above 12%. While the tax ratio of developed countries is around 41%. Based on data from the Central Statistics Agency (BPS), Indonesia's per capita income continues to increase, but the ratio of income tax (PPh) Article 21 to Gross Domestic Product (GDP) remains stagnant (www.kontan.co.id), this phenomenon indicates an indication of tax evasion (Afryani, 2023). Tax evasion is a form of active resistance carried out by taxpayers to avoid taxes illegally (Sunarsih and Handayani, 2018; Karlina (2020). Based on the Tax Justice Network report, the losses resulting from tax evasion in Indonesia are estimated at US\$ 4.86 billion per year or equivalent to Rp. 68.7 trillion (rupiah exchange rate of Rp. 14,149 per US dollar) originating from Corporate Taxpayers of US\$ 4.78 billion or equivalent to Rp. 67.6 trillion and Individual Taxpayers of US\$ 78.83 million or equivalent to Rp. 1.1 trillion (www.pajakku.com).

One of the behaviors that drives someone to commit tax evasion is Machiavellian. Machiavellian is a form of manipulative personality, has a tendency to do various ways to achieve their desires and goals

even though in illegal ways (fraud and exploitation). To achieve their goals, someone who has a Machiavellian attitude will do anything without considering the feelings and rights of others and someone who has a Machiavellian attitude will tend to commit unethical acts, violate procedures and ignore the rules (Christie & Geis, 1970; Tang & Chen, 2008). The next factor that influences tax evasion is the love of money. When someone has a love for money, it will result in moral negligence and motivate them to commit violations (Choiriyah and Damayanti, 2020). Karlina (2020); Aji et al., (2021) stated that the higher the love of money, the more money will be considered the main thing and tax evasion is considered reasonable.

Religiosity is a factor that can influence tax evasion. Religiosity in a person will form moral values in him, so that he can control himself in all actions according to religious teachings (Choiriyah and Damayanti, 2020). Strong religious beliefs can prevent someone from committing tax evasion and give rise to feelings of guilt when doing something wrong (Karlina, 2020). The next factor that influences tax evasion is Gender. Ariyanto (2020) concluded that gender has the potential to be a moderating variable that influences tax evasion. Rahmadani and Sari (2023) explain the definition of gender, namely a cultural concept used to differentiate the roles, behaviors, and psychological and emotional characteristics between men and women that develop in society. Differences in individual perceptions can be influenced by several factors that are closely related to a person's psychology, human psychology can be seen from gender differences (Sofha and Utomo, 2018).

Research on tax evasion has been widely studied, but has provided different results. Previous research still has limitations. Among them, Lestari et al., (2023) discussed religiosity, Machiavellian and love of money towards tax avoidance; Afriyani (2023) only tested tax justice, love of money and religiosity and gender as moderators. Farhan, et al (2019); only tested Machiavellian and love of money and; Asih and Dwiyaniti (2019) tested Machiavellian and love of money and equity sensitivity towards tax evasion. Sunarsih et.al., (2024) only tested tax understanding, love of money, gender and religiosity as moderators.

Second, our research complements the limitations of Lestari et al., (2023) and Sunarsih et al., (2024) research by adding a moderating variable, namely gender. Third, this study uses the concept of Khalfatullah Fil Ardh as a theoretical basis in explaining the phenomenon of tax evasion. Third, this study uses the concept of Khalfatullah Fil Ardh as a theoretical basis in explaining the phenomenon of tax evasion, while previous studies have not used this concept. Fourth, the data processing technique in this study uses the Partial Least Square Multi-Group Analysis technique (PLS-MGA), while previous studies have not used this statistical tool. Based on this background, the question of this study is whether Machiavellian, love of money, religiosity have an effect on tax evasion and whether gender can moderate the effect of machiavellian, love of money, religiosity on tax evasion. The purpose of the study is to prove the influence of machiavellian, love of money, religiosity on tax evasion and to prove whether gender can moderate the effect of machiavellian, love of money, religiosity on tax evasion.

Hypothesis Development

The Influence of Machiavellianism on Tax Evasion

Machiavellianism is an attitude of justifying all means to achieve one's goals. So that someone who has Machiavellianism will ignore morality and focus on personal interests and benefits (Lestari, et al., 2023). This character can also harm the welfare of individuals and the surrounding community and can be a serious threat if not properly controlled (Setyaniduta & Hermawan, 2016). Taxpayers who have high Machiavellianism do not rule out the possibility of committing tax evasion (Lestari, et al., 2023; Styarini & Nugrahani, 2020). Asih and Dwiyaniti (2019); Lestari, et al., (2023) stated that Machiavellianism has a positive effect on tax evasion and is in contrast to Budiarto, et al., (2017); Farhan, et al., (2019). Based on the description, the first hypothesis is as follows:

H1: Machiavellianism has an effect on tax evasion.

The Influence of Love of Money on Tax Evasion

Dewanta and Macmuddah (2019) stated that a person's love of money behavior has a significant and direct influence on unethical behavior. The higher the love of money, the greater the likelihood of committing unethical behavior including tax evasion. Karlina (2020) stated that the higher a person's love of money attitude, the more they will consider money to be the main thing and tax evasion as an acceptable action. Nurachmi and Hidayatulloh (2020) stated that love of money has a positive effect on tax evasion. In contrast to Choiriyah and Damayanti (2020) who did not affect tax evasion. Based on this description, the second hypothesis is as follows:

H2: Love of Money has an effect on tax evasion.

The Influence of Religiosity on Tax Evasion

Religiosity is a person's belief in the religion they adhere to. Each religion has ethical teachings that can influence the way a person views and fulfills their tax obligations. Husna (2023) stated that the higher the level of religious knowledge, the stronger a person's faith, the more regular their worship and religious rules are, so that it can influence a person's ethical behavior. Therefore, the higher the level of a person's religiosity, the lower the ethical perception of tax evasion. Benk et.al (2015), stated that people who are more religious tend to be more against tax evasion than those who are less religious. Strong religious beliefs can prevent someone from committing tax evasion and give rise to feelings of guilt when doing the wrong thing (Karlina, 2020). Husna (2023); Afriyani (2023; Budiarto, et al., 2017) stated that religiosity has an effect on tax evasion, unlike Saputri and Keristin (2021; Lestari et al., 2023) who stated that religiosity has no effect on tax evasion. Based on this description, the third hypothesis is as follows:

H3: Religiosity has an effect on tax evasion.

The Influence of Machiavellian on Tax Evasion moderated by gender

Machiavellian is a bad character that will encourage deviant behavior and violate regulations in tax procedures. Each gender will connect past experiences and behaviors with a person's mindset, so that a person will have different attitudes (Nurachmi and Hidayatulloh, 2021). Basri (2015), Nurachmi and Hidayatulloh (2021) stated that men tend to have lower ethical perceptions compared to women. Sofha and Utomo (2018) concluded that a number of tax evasion cases that occurred were carried out by men. This shows that women prefer good actions and can show ethical attitudes. Meanwhile, Sofha and Utomo (2018) said that men prefer ethical perceptions than women. This is because men show a mature balance in their actions to avoid the risks they will face. Based on this description, the fourth hypothesis is as follows:

H4(a): Gender can moderate the influence of Machiavellian on tax evasion.

The Effect of Love of Money on Tax Evasion Moderated by Gender

Dalimoenthe and Fatmawati (2021) gender is the role and responsibility directed at men and women. Generally, men are seen as stronger and more active, have a great desire to achieve something and are aggressive. On the other hand, women are seen as weak creatures, are submissive and pay more attention to the environment. A person with a high love of money has a low level of satisfaction so it is called greed (Farhan et al., 2019). The higher the love of money trait, the higher the ethical perception of tax evasion (Basri, 2014). Ariyanto (2020) stated that gender has the potential to be a moderating variable that influences the relationship between love of money and tax evasion. Based on this explanation, the fifth hypothesis is as follows:

H4(b): Gender can moderate the effect of love of money on tax evasion

The Effect of Religiosity on Tax Evasion moderated by gender

Gender in the pattern of religiosity will show differences, women tend to be more involved in religious practices and apply established principles. Women often tend to have a higher level of faith and spirituality than men (Afriyani, 2023). Ariyanto (2020) explains that gender has the potential to be a moderating variable that influences tax evasion behavior. High religiosity is expected to control every action of both men and women. Therefore, high religiosity based on gender, both men and women will influence tax evasion behavior (Dewanta & Machmuddah, 2019). Based on this description, the sixth hypothesis is as follows:

H4(c): Gender can moderate the effect of religiosity on tax evasion.

Research method

The method used in this study is a quantitative approach of the explanatory type with a correlational approach. The data in this study are primary data by distributing questionnaires. The population in this study were all individual taxpayers residing in Indonesia and the sampling technique used the purposive sampling method with the criteria (1) Taxpayers residing in Indonesia, (2) Having income, (3) Having a NPWP. The sample was determined using the Issac and Michael formula with an error rate of 5% and obtained as many as 350 respondents.

Research Variables

The dependent variable in this study is tax evasion. Tax evasion is an activity that aims to reduce the tax burden by breaking the law (Karlina, 2020). In this study, seven question items were used (McGee et al. (2020). The independent variables in this study are Machiavellian, love of money, and religiosity. Machiavellian is an attitude that justifies any means to achieve its goals. So that someone who has a

Machiavellian nature will ignore morality and focus on personal interests and benefits (Lestari, et al., 2023). In this study, fifteen Machiavellian question items were used (Asih and Dwiyanti, 2019). Love of money is an excessive love of money (Lestari, et al, 2023). In this study, seven question items were used (McGee et al. (2020). Religiosity is conceptually a belief in God, moral rules about right and wrong, and rules for living a good life and all of that is practiced in everyday life (Khairunissah et al., 2022). In this study, ten question items were used (McGee et al. (2020). The moderating variable in this study is gender. Gender refers to differences in behavior between men and women that arise primarily through social and cultural processes, regardless of biological factors (Khairunnisa, et al., 2022). The gender variable is measured using a dummy variable where men are given a score of 1 and women are given a score of 0 (Dewanta and Mahmudah, 2019).

Data Analysis Technique

The analysis technique in this study uses the Structural Equation Model-Partial Least Square (SEM-PLS) approach with the Multi-Group Analysis technique. PLS-MGA is a technique used to compare statistical models between two or more different groups in the same sample. This allows researchers to examine whether the relationship between the variables is different between the groups. Ghozali (2021) explains that PLS-MGA is part of SEM-PLS as a technique that allows researchers to test differences between different groups of respondents, but with identical estimation models. Test the measurement model (outer model), Test the structural model (inner model) in testing the hypothesis using SmartPLS 4.

Results and Discussion

This study uses questionnaire data distributed to all individual taxpayers domiciled in Indonesia and obtained 350 respondents. The respondents of this study were dominated by the age of 17-25 years as much as 36.3%, the rest were aged 26-30 years (22.3%), 31-35 years (15.1%), 36-40 years (10%) and >40 years (15.3%). Based on education level, respondents were dominated by S1 education as much as 51.43%, in addition to respondents with high school/equivalent education (20.29%), D3 as much as (12.86%), S2 as much as (15.14%), and others (0.28%). Most of the respondents came from DKI Jakarta as much as 53.7%, West Java (19.1%), Banten (3.4%), Central Java (7.7%), Special Region of Yogyakarta (2.0%), East Java (4.3%), Bali (1.1%), East Nusa Tenggara (0.3%), Bengkulu (7.2%), Jambi (0.3%), Lampung (1.7%), North Sulawesi (0.3%), South Kalimantan (0.3%), West Kalimantan (0.3%), North Sumatra (0.6%), West Sumatra (0.6%), South Sumatra (1.1%), Riau (1.1%).

Results and Discussion

Hypothesis Testing

Tabel 1 Hasil *Partial Least Square Multi-Group Analysis*

Path	Coefficient	SE	P	95% Convident Intervals	
				Lower	Upper
Full Data (350)					
LOM -> TE	-0,521	0,006	0,040	-0,501	0,466
M -> TE	0,815	0,000	0,001	-0,534	0,526
R -> TE	-0,249	-0,006	0,200	-0,361	0,360
Male (126)					
LOM -> TE	-0,048	-0,024	0,690	-0,282	0,182
M -> TE	0,430	0,402	0,002	0,166	0,681
R -> TE	0,611	0,615	0,000	0,458	0,777
Female (224)					
LOM -> TE	0,472	0,472	0,000	0,212	0,663
M -> TE	-0,385	-0,368	0,002	-0,659	-0,174
R -> TE	0,860	0,845	0,000	0,639	1,056

Based on table 1, the Machiavellian variable has a P-value of 0.001, which is smaller than 0.05. This shows that Machiavellian influences tax evasion. Thus, the first hypothesis stating that Machiavellian influences tax evasion is accepted. The love of money variable has a P-value of 0.040, which is smaller than 0.05. This shows that the second hypothesis stating that love of money influences tax evasion is accepted. The religiosity variable has a P-value of 0.200, which is greater than the significance of 0.05. Thus, the third hypothesis stating that religiosity influences tax evasion is rejected. The fourth hypothesis (a) stating that Machiavellian influences tax evasion moderated by gender is accepted because it has a P-value for both male and female genders of 0.002, which is smaller than 0.05. The fourth hypothesis (b) states that love of money has an effect on tax evasion moderated by gender has a P-value of 0.690 (male) greater than 0.05

rejected while gender (female) has a P-value of 0.000 smaller than 0.05 accepted. The fourth hypothesis (c) states that religiosity has an effect on tax evasion moderated by gender accepted because it has a P-value for both male and female gender of 0.000 smaller than 0.05.

Discussion

The Influence of Machiavellian on Tax Evasion

Based on table 1, the first hypothesis stating that the Machiavellian variable has an effect on tax evasion is accepted because it has a p-value of 0.001, which is smaller than 0.05. This means that the higher the Machiavellian attitude a person has, the greater the likelihood of someone committing tax evasion. Negative Machiavellian attitudes that appear in a person such as manipulation, deceit, ignoring trust, honor, and politeness tend to prioritize self-interest, tend to commit unethical acts, violate procedures and ignore rules (Christie & Geis, 1970; Tang & Chen, 2008). This trait usually has an impact on unethical behavior because the purpose of this trait is for self-interest and usually harms others. A person who has a Machiavellian attitude will tend to prioritize self-interest and have an aggressive attitude to carry out their interests (Budiarto, et al., 2017). Taxpayers who have high Machiavellian traits are likely to commit tax evasion and the taxes they will pay will reduce their profits (Lestari, et al., 2023); (Styarini & Nugrahani, 2020). Machiavellian traits are closely related to attribution theory, namely observing a person's behavior in understanding something and these traits are caused by internal and external factors. According to attribution theory, Machiavellian traits are human behavior that is influenced by internal factors of the individual himself, namely that the behavior is under human control and external factors due to regulations that are burdensome for him. The results of this study are in line with Aziz & Taman (2015); Asih & Dwiyantri, (2019); Jamalallail, (2022) which state that Machiavellian influences tax evasion and is contrary to Budiarto, et al., (2017); Farhan, et al., (2019) has no effect on tax evasion

The Effect of Love of Money on Tax Evasion

Based on table 1, the second hypothesis stating that the love of money variable has an effect on tax evasion is accepted because it has a p-value of 0.040 which is smaller than 0.05. This means that the higher a person's attitude towards love of money, the more they consider money to be the main thing and tax evasion is considered normal (Karlina, 2020; Aji et al., 2021). When someone has a love for money, they will ignore moral values and motivate them to commit violations (Choiriyah and Damayanti, 2020). This means that individuals who have a love of money tend to be reluctant to spend money on activities that do not provide anything in return for them, such as paying taxes. The results of this study are in accordance with the Theory of Planned Behavior (TPB) which explains the relationship between attitudes, subjective norms, and perceptions of a person will influence individual behavior in carrying out an action, including love of money will influence tax evasion. The results of this study are in line with (Nurachmi and Hidayatulloh, 2020; Asih and Dwiyantri, 2019; Lestari, et al., 2023; Farhan et al., 2019; Nugroho et al., 2020; Mutingatun & Hidayatulloh, 2020; Ganinda et al., 2020; Hafizhah, et al., 2016) showing that love of money has an effect on tax evasion and is different from Choiriyah and Damayanti (2020) who did not have an effect on tax evasion.

The Influence of Religiosity on Tax Evasion

Based on table 1, the third hypothesis stating that the religiosity variable influences tax evasion is rejected because it has a p-value of 0.200 greater than 0.05. This means that the high or low level of a person's religiosity has not been able to suppress tax evasion. A person's religiosity consists of intrinsic and extrinsic. It is possible that religiosity in this study only has extrinsic religiosity, namely viewing religion in various ways, including to obtain self-justification, comfort, and a sense of security. Someone who has extrinsic religiosity will use their religion as a tool used to fulfill their personal interests and will be more motivated if there is something beneficial in worldly matters (Allport & Ross, 1967).

The results of this study are not in line with the concept of Khalifatullah Fil Ardh that humans were created by Allah to implement Allah's laws in managing the earth so as to provide welfare for the universe (Triuwono, 2015). Someone who perceives himself as a Caliph has the consequence of balancing egoistic values with altruistic values, material values with spiritual values. So a Khalifatullah Fil Ardh does not only think about his own interests, groups but must think and act to create welfare for society according to Allah's guidance (Sunarsih, et al, 2020). The results of this study are in accordance with Saputri and Keristin (2021); Lestari et al., 2023) that religiosity has no effect on tax evasion and is contrary to Husna (2023); Afriyani (2023; Budiarto, et al., 2017) showing that religiosity has an effect on tax evasion.

Machiavellian Influence on Tax Evasion Moderated by Gender

Based on table 1, it shows that hypothesis 4 (a) the influence of Machiavellian on tax evasion moderated by gender obtained a Machiavellian coefficient value (male) of 0.430 with a p-value of $0.002 < 0.05$. while the coefficient value of machiavellian (female) is -0.385 with a p-value of $0.002 < 0.05$. So it can be concluded that the fourth hypothesis (a) is accepted. The machiavellian nature possessed by the male gender is greater when compared to the female gender. This means that the higher the machiavellian nature possessed by a person, both male and female, will have an impact on tax evasion. The results of this study concluded that the machiavellian nature possessed by the male gender is greater than the female gender ($0.430 > -0.385$). This is because men tend to have a high level of manipulation and ambition in achieving their desires such as position, title. So they tend to have unethical behavior when compared to women (Yelshinta & Fuad, 2013). Furthermore, Mulyani (2015) added that men are more daring in taking risks and doing everything they can to achieve their desires. The results of this study are in accordance with attribution theory where Machiavellian traits are human behavior that is influenced by internal factors of the individual himself, namely that the behavior is under human control and external factors due to regulations that are burdensome for him. The results of this study are in line with Yelshinta & Fuad (2013); Mulyani, (2015); Dharma et al, (2016); Tang & Tang, (2010); Musbah, et al., (2016); Ramadhan and Helmy, (2020) stated that Machiavellianism has an effect on tax evasion which is moderated by gender, and is contrary to Budiarto, et al., (2017); Farhan, et al., (2019) who stated that it has no effect on tax evasion.

The Effect of Love of Money on Tax Evasion Moderated by Gender

Based on table 1, it shows that hypothesis 4 (b) the effect of love of money on tax evasion moderated by gender obtained a coefficient value of love of money (male) of -0.048 with a p-value of $0.690 > 0.05$ while the coefficient value of love of money (female) is 0.472 with a p-value of $0.000 < 0.05$. So it can be concluded that the effect of love of money on tax evasion moderated by gender (male) has no effect while that moderated by gender (female) has an effect. Therefore, there is a difference in the attitude of love of money towards tax evasion between male and female genders. The high or low attitude of love of money owned by a man has no impact on tax evasion. A man's love of money will be a motivation in pursuing success as measured by the amount of money collected and will have an impact on performance at work (Elias and Farag, 2010). Meanwhile, love of money has an effect on embezzlement which is moderated by gender (female). This means that the higher the love of money trait possessed by women, the greater the impact on tax evasion. Women's love of money is higher than men because women have higher needs compared to men.

The results of this study are in accordance with the Theory of Planned Behavior (TPB) that a person's attitude, subjective norms, and perceptions will influence individual behavior in carrying out an action and a person's perception of something will vary. Kamaliah and Nandiroh (2023) explain that someone who has a high level of love of money tends to consider money as something very important because money can bring its own happiness and can motivate someone to work harder, someone feels respected in a community because of money and becomes a benchmark for the success they achieve. Love of money is one of the reasons someone commits tax evasion, which places money as the main priority in their life and considers tax evasion to be acceptable. This study is in accordance with Rosianti and Mangonting (2015); (Karlina, 2020); Nurachmi and Hidayatulloh (2020; Asih and Dwiyantri, 2019; Lestari, et al., 2023; Farhan et al., 2019) showing that gender moderates the relationship between love of money and tax evasion in contrast to research conducted by Choiriyah and Damayanti (2020) showing that love of money has no effect on tax evasion.

The Influence of Religiosity on Tax Evasion Moderated by Gender

Based on table 1, it shows that hypothesis 4 (c) the influence of the religiosity variable on tax evasion moderated by gender has a religiosity coefficient value (male) of 0.611 with a p-value of $0.000 < 0.05$. While the religiosity coefficient value (female) is 0.860 with a p-value of $0.000 < 0.05$. So it can be concluded that the hypothesis in this study is accepted, namely that there is an influence of religiosity on tax evasion moderated by gender. This means that the higher the level of religiosity of a person (male and female) will be able to suppress not committing tax evasion (Husna, 2023) and people who are more religious tend to be more against tax evasion than those who are less religious (Benk et al., 2015). The level of religiosity possessed by the male gender is lower when compared to women. This is because men have behavior that is less obedient to a rule and dare to take risks, on the other hand, women are more obedient and do not dare to take risks. Randiansyah et al., (2021) stated that women are generally more afraid of doing negative things and their level of faith is higher than men.

This is in line with the concept of Khalifatullah Fil Ardh that humans were created by Allah to hold a mandate from God to implement God's laws in managing the earth so as to provide welfare for the universe (Triuwono, 2015). A person who perceives himself as a Caliph has the consequence of balancing egoistic values with altruistic values, material values with spiritual values. So a Khalifatullah Fil Ardh does not only think about his own interests, groups but must think and act to create welfare for society according to God's instructions (Sunarsih, et al, 2020). The results of this study are in accordance with Husna's research (2023); Afriyani (2023; Budiarto, et al., 2017) showed that religiosity has an effect on tax evasion, in contrast to Saputri and Keristin (2021); Lestari et al., 2023) that religiosity has no effect on tax evasion.

Conclusion

Machiavellian influences tax evasion. This means that the higher the Machiavellian attitude a person has, the greater the possibility of someone committing tax evasion. Love of money influences tax evasion. This means that the higher a person's attitude towards love of money, the more they will consider money as the main thing and tax evasion is considered normal. Religiosity does not influence tax evasion. This means that the high or low level of a person's religiosity has not been able to suppress tax evasion. It is possible that religiosity in this study is extrinsic religiosity, namely viewing religion in various ways, including to obtain self-justification, comfort, and a sense of security. Machiavellian influences tax evasion moderated by gender. The Machiavellian nature possessed by the male gender is greater when compared to the female gender. Love of money does not influence tax evasion moderated by the male gender and love of money influences tax evasion moderated by women. Women's love of money is higher than men because women have very high needs when compared to men. Religiosity has an effect on tax evasion moderated by gender. This means that the higher the level of religiosity of a person, both men and women, the more they are able to suppress tax evasion and people who are more religious tend to be more against tax evasion.

The limitations of this study are:

This study uses a questionnaire so that the level of respondent subjectivity is high and there is biased perception of the statements in the questionnaire. This study uses three independent variables, namely: Machiavellian, love of money, religiosity, and one moderating variable, namely gender. The number of respondents consists of 350 people with a disproportionate number of men and women. The population in this study is all of Indonesia, but the samples obtained only reached 18 provinces.

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