

INTENTION TO AVOID TAX EVASION: RELIGIOSITY AND UNDERSTANDING OF TRI PANTANGAN TAMANSISWA

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Abstrak

Pajak merupakan salah satu sumber pendapatan utama negara untuk membiayai kegiatan pemerintahan. Penggelapan pajak masih menjadi masalah yang berdampak pada menipisnya potensi penerimaan negara. Penelitian ini bertujuan untuk menguji religiusitas dan pemahaman Tri Pantangan berpengaruh terhadap niat untuk melakukan penggelapan pajak. Penelitian ini menggunakan data primer yang diperoleh melalui kuesioner dengan pengukuran data menggunakan skala likert yang diperoleh melalui google form. Sebanyak 84 sampel dari mahasiswa akuntansi Universitas Sarjanawiyata Tamansiswa diperoleh dengan menggunakan metode convenience sampling, data dikumpulkan dengan penyebaran kuesioner. Temuan penelitian menunjukkan bahwa religiusitas berpengaruh negatif terhadap niat untuk menghindari penggelapan pajak dan pemahaman Tri Pantangan tidak berpengaruh terhadap niat untuk menghindari penggelapan pajak. Temuan ini diharapkan dapat memberikan kontribusi praktis yang dapat digunakan oleh otoritas pajak untuk merancang kampanye kepatuhan yang mengintegrasikan nilai-nilai agama untuk meningkatkan kesadaran masyarakat tentang pentingnya membayar pajak dengan jujur.

Kata kunci: religiusitas; pemahaman tri pantangan; niat menghindari; penggelapan pajak

Abstract

Tax is one of the main sources of revenue for the state to finance government activities. Tax evasion is still a problem that has an impact on depleting the potential for state revenue. This study aims to examine religiosity and understanding of the Tri Pantangan effect on intention to avoid tax evasion. This study uses primary data obtained through a questionnaire with data measurement used Likert scale obtained through google form. A total of 84 samples from accounting students, Sarjanawiyata Tamansiswa University were obtained using the convenience sampling method, the data collected with distribution questionnaires. The research findings show that religiosity has a negative effect on intention to avoid tax evasion and understanding Tri Pantangan has no effect on intention to avoid tax evasion. The findings are expected to provide practical contributions that tax authorities can use to design compliance campaigns that integrate religious values to raise public awareness about the importance of paying taxes honestly.

Keywords: religiosity; understanding of the Tri Pantangan; intention to avoid tax evasion

Introduction

Indonesia is a country whose economy is largely sourced from taxes, which is one of the sources of financing state development in order to improve people's welfare Tumanduk *et al.*, (2021). According to Law Number 28 of 2007 concerning General Provisions and Tax Procedures, tax is a compulsory contribution of individuals or entities to the state which is compelling and used for the greatest prosperity of the people. In line with the increasing number and needs of the people, tax revenue is increasing every year Erawati *et al.*, (2021) The realization of tax revenue of the Directorate General of Taxes (DGT) in recent years has not reached the set target. Data from 2020 to 2024 shows that the percentage of tax revenue target achievement has increased from 78% to 89%, but the level of taxpayer compliance in submitting Annual Tax Returns (SPT) is still inconsistent and has not met the target Lestari, (2022). This low compliance indicates that there are still many taxpayers who have difficulty fulfilling tax obligations or even committing tax evasion.

Tax evasion is an action taken to reduce the burden or tax debt by violating existing tax regulations. Another form of tax evasion occurs when taxpayers deliberately do not apply and register themselves with the NPWP or misuse the NPWP they already have Erawati et al., (2021). The emergence of the intention to commit tax evasion is influenced by various factors, one of which is a lack of understanding of taxation. Tax understanding is how taxpayers understand and apply their knowledge to pay taxes. Someone who understands tax regulations, tax procedures, and applicable sanctions can fulfill their tax obligations properly Dharma, (2016). Therefore, someone needs to have knowledge about taxes so that awareness arises in carrying out their obligations and increasing understanding of the tax itself. A good level of tax understanding will reduce the practice of tax evasion, so that the better a person's understanding of taxation, the lower his desire to commit tax evasion (Erawati & Wibowo, 2023).

The rise of tax evasion is still a significant problem that has an impact on depleting the potential for state revenue. This study looks at students as the younger generation who will become taxpayers in the future. According to a survey conducted by (Iswenda, 2024) as of April 2024, Indonesia is ranked the 7th most religious country in the world with a score of 98.7%, but the facts on the ground show that there are still many taxpayers who commit acts of tax evasion. Thus, the author has an interest in conducting further research on religiosity.

Another factor that can influence a person's desire to commit tax evasion is an understanding of Tri Pantangan Tamansiswa. Tri Pantangan Tamansiswa consists of a prohibition on abusing power or authority, a prohibition on financial abuse, and a prohibition on violating the norms of decency. This aspect will have a negative impact if students really understand Tri Pantangan Taman siswa, that as prospective taxpayers they should not have the intention to commit tax fraud and avoid unlawful actions Wardani et al., (2022). Understanding Tri Pantangan Tamansiswa is the basis of Ki Hadjar Dewantara's teachings which aims to shape the character of taxpayers who are honest and obedient to applicable regulations. An attitude of compliance with tax regulations, without contradicting social norms and State Law, is a quality that every taxpayer needs to have in order to act wisely regarding their tax obligations. Tax evasion will not occur if taxpayers can understand the Tri Pantangan. Tri pantangan consists of three prohibitions relating to abuse of authority, finance, and decency. Taxpayers must not show behavior that reflects despicable acts (Solikah, 2022).

Previous studies have examined the influence of ethics, awareness, and tax knowledge on tax compliance, but not many have examined the influence of Tri Pantangan Tamansiswa as a new variable in the context of taxation. In addition, religiosity is used as an independent variable to replace the commonly used tax justice variable. This study also focuses on accounting students as the younger generation of prospective active taxpayers, so that the results can make a new contribution to the literature on tax compliance and tax ethics education in Indonesia.

This research is based on the theory of planned behavior, which states that a person's intention is influenced by attitudes, subjective norms, and perceived behavioral control. Religiosity acts as an internal norm that influences attitudes and intentions in complying with tax obligations, while understanding Tri Pantangan is expected to shape the ethical character of taxpayers. Tax ethics theory also emphasizes the importance of moral values in maintaining tax integrity and compliance.

Based on this description, the proposed hypotheses are:

H1: Religiosity has a significant effect on the intention to avoid tax evasion.

H2: Understanding Tri Pantangan Tamansiswa has a significant effect on the intention to avoid tax evasion.

Research Methods

This study uses quantitative methods with variables of religiosity, understanding of Tri Pantangan Tamansiswa, and intention to avoid tax evasion, whose objects are accounting students of Sarjanawiyata Tamansiswa University Yogyakarta. Students were chosen because they are the younger generation who will soon enter the workforce and have the

potential to become active taxpayers, so it is important to understand their tax attitudes, knowledge, and morals before being directly involved in taxation practices, in order to build a foundation of tax compliance early on and make them agents of change in improving tax literacy in society.

The research population was all accounting students at the university, with convenience sampling technique so that 84 respondents were obtained. The religiosity variable is measured by the level of faith and practice of religious teachings, understanding of Tri Pantangan Tamansiswa is measured by knowledge and understanding of the moral-ethical values of Tri Pantangan, while the intention to avoid tax evasion is measured by the tendency or desire to commit tax evasion. Data were collected using a 1-5 Likert scale questionnaire, tested for validity and reliability, and analyzed using SPSS version 29 through descriptive tests, classical assumption tests, and linear regression to test the influence between variables.

Results and Discussion

Statistic deskriptive

Table 1 Descriptive Statistical Analysis Results

	N	Minimum	Maximum	Mean	Std. Deviation
Religiosity (X1)	84	1	5	22,7976	2,09290
Understanding of Tri Pantangan Tamansiswa (X2)	84	1	5	36,4643	3,05944
Intention to avoid tax evasion (Y)	84	1	5	27,0952	2,02168

Source: SPSS data processed, 2025

Based on table 4 regarding the results descriptive sttistical Analysis, it can be concluded that:

1. The religiosity variable (X1) has a minimum value of 1 maximum value of 5 average value of 22.7976 and a standard deviation value of 2.09290.
2. The variable understanding of Tri Pantangan Tamansiswa (X2) has a minimum value of 1 maximum value of 5 average value of 36.4643 and a standard deviation value of 3.05944.
3. The intention to avoid tax evasion (Y) variable has a minimum value of 1 maximum value of 5 average value of 27.0952 and a standard deviation value of 2.02168.

The descriptive analysis results show that the number of samples N is accounting study program students at Sarjanawiyata Tamansiswa University (UST) Yogyakarta. The minimum value shows the smallest value of each variable, while the maximum value shows the largest value. The average value shows the average value of each variable, and the standard deviation value shows how large the standard deviation and score of each variable are.

Data Quality Test

Validity Test

Table 2 Validity Test Result

Variable	Statement	<i>Corrected item-total correlation</i>	r tabel	Description
Religiosity	R.1	0,807**	0,2146	Valid
	R.2	0,875**	0,2146	Valid
	R.3	0,741**	0,2146	Valid
	R.4	0,799**	0,2146	Valid
	R.5	0,869**	0,2146	Valid

Understanding of Tri Pantangan Tamansiswa	PTPT.1	0,591**	0,2146	Valid
	PTPT.2	0,660**	0,2146	Valid
	PTPT.3	0,723**	0,2146	Valid
	PTPT.4	0,783**	0,2146	Valid
	PTPT.5	0,788**	0,2146	Valid
	PTPT.6	0,816**	0,2146	Valid
	PTPT.7	0,805**	0,2146	Valid
	PTPT.8	0,572**	0,2146	Valid
Intention to avoid tax evasion	NMPP.1	0,748**	0,2146	Valid
	NMPP.2	0,789**	0,2146	Valid
	NMPP.3	0,774**	0,2146	Valid
	NMPP.4	0,790**	0,2146	Valid
	NMPP.5	0,740**	0,2146	Valid
	NMPP.6	0,700**	0,2146	Valid

Source: SPSS data processed, 2025

Based on table 2, all rcount values are greater than rtable, this means that each research questionnaire instrument is declared valid. Furthermore, the reliability test results are presented in table 3 below:

Table 3 Reliability test results			
Variable	Total items	Cronbach's alpha	Description
Religiosity (X1)	5	0,876	Reliabel
Understanding of <i>Tri Pantangan</i> Tamansiswa (X2)	8	0,862	Reliabel
Intention to avoid tax evasion (Y)	6	0,851	Reliabel

Source: SPSS data processed, 2025

Based on table 3, the Cronbach's Alpha value of the religiosity variable, Understanding Tri Pantangan Tamansiswa, and Intention to avoid tax evasion is more than 0.60 so it can be concluded that the research questionnaire instrument is reliable.

Classical assumption test

The Kolmogorov-Smirnov test result is 0.90 greater than 0.05, so it is concluded that the data is normally distributed. The multicollinearity test results can be seen that the religiosity variable has a tolerance value of $0.665 > 0.10$ and a VIF value of $2.503 < 10$, understanding of the Tri Pantangan variable has a tolerance value of $0.975 > 0.10$ and a VIF value of $1.025 < 10$, so it can be concluded that there is no multicollinearity. The results of the heteroscedasticity test on each independent variable obtained $\text{sig} > 0.05$, so it can be concluded that heteroscedasticity does not occur.

Hypothesis test T test

Table 4 t Statistical Test Results					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std Error	Beta	T	Sig.
1 Constant	19,341	4.561		4.240	<.001
Religiosity (X1)	.285	.137	.259	2.080	.041
Understanding Tri Pantangan Tamansiswa (X2)	-.036	.088	.042	-.412	.681

a. Dependent variable: intention to avoid tax evasion (Y)

Source: SPSS data processed, 2025

Based on table 4 regarding the results of the t statistical test, it can be concluded that:

- a. The religiosity variable (X1) obtained t count of 2.080, significance < 0.05 , namely .041 obtained t table (1.990) and standardized coefficient beta .259. This shows $2.080 < 1.990$ and $.041 < 0.05$, meaning that religiosity has a negative effect on the intention to avoid tax evasion.
- b. The variable understanding of Tri Pantangan Tamansiswa (X2) obtained t count of -.412, significance > 0.05 , namely .681 obtained t table (1.990) and standardized coefficient beta -.412. This shows $-.412 < 1.990$ and $.681 > 0.05$, meaning that knowledge of tax regulations has a positive effect on the intention to avoid tax evasion.

F test

Table 5 F Statistical Test Results					
Model	Sum of Square s	Df	Mean Squar e	F	Sig
1 Regression	143.237	4	18.375	4.410	.003
Residual	210.060	80	4.167		
Total	353.297	84			

- a. Dependent variable: tax evasion intention (Y)
 - b. Predictors : (Constant), religiosity, understanding of tri pantangan
- Source: SPSS data processed, 2025

Based on table 5 above, it can be seen that p of $< .003$ is smaller than the p value of 0.05 and f count $4,410 > f$ table which is 2,486. Therefore, it can be concluded that there are independent variables that affect the intention to avoid tax evasion and in this study the model is said to be fit. From the hypothesis testing, it is concluded that religiosity has a significant effect on intention to avoid tax evasion, so H1 is supported. This result is in line with the research of Erawati *et al.*, (2021) which suggests that religiosity has a negative effect on the desire to avoid tax evasion.

Determination Test (R^2)

Table 6 Determination Coefficient Test Result (Adjusted R^2)				
Model	R	R Square	Adjusted R Square	Std. Error of the estimate
1	.637	.405	.378	1.563

- a. Predictors : (Constant), religiosity, understanding of tri pantangan
- Source: SPSS data processed, 2025

Based on table 6 above, the correlation coefficient (R) value is .637, the R^2 (*R-Square*) value is .405. Which means that the effect of independent variables on the intention to avoid tax evasion is 37.8% and is in the strong category because it is more than 0.67, according to (Chin, 1998)

Discussion

Based on the explanation of the results of data processing using the IBM SPSS Statistic 29 program, it can be concluded that the results of hypothesis testing are as follows:

The effect of religiosity on the intention to avoid tax evasion

The results of the hypothesis testing that have been carried out indicate that religiosity affects the intention to avoid tax evasion. This is evidenced by the t statistical test value obtained a significance value of .041 which is smaller than the probability of 0.05 with an unstandardized coefficients value of .259. Therefore it can be concluded that H1 is accepted. This means that the higher the level of religiosity of individuals, the lower their intention to commit tax evasion. This finding confirms the Theory of Planned Behavior, especially the control beliefs aspect, which states that individual beliefs about their ability and self-control in carrying out a behavior are influenced by their moral and ethical values.

In particular, religiosity as a behavioral control provides a strong moral framework for individuals. Individuals with high levels of religiosity tend to have higher moral awareness and a desire to comply with social norms and religious rules, so they are more reluctant to take actions that conflict with these values, including tax evasion. This is in line with Ajzen, (1991) view that behavioral control is influenced by individual beliefs about norms and values.

This result is in line with the research of (Erawati *et al.*, 2021) which found that religiosity has a negative effect on the desire to commit tax evasion among students. The study emphasizes that religiosity forms moral awareness that inhibits the intention to commit unethical acts. In addition, (Ababil & Harimurti, 2024) also show that religiosity plays an important role in shaping taxpayer ethics, where religious individuals tend to avoid tax evasion behavior.

However, in contrast to research conducted by (Anggraeni *et al.*, 2023) said that the higher the level of religiosity will not necessarily reduce the level of taxpayer tax avoidance practices. Thus, there are other factors that can influence, for example compliance with legal regulations, economic conditions, social factors, or so on. This shows that religiosity is not the only factor that influences the intention to commit tax evasion, but interacts with other factors such as economic conditions, education level, and perceptions of the tax system.

Therefore, the results of this study reinforce the importance of moral and religiosity approaches in efforts to improve tax compliance, especially among the younger generation such as university students. The government and related institutions can consider educational programs that integrate religious values as part of tax literacy to foster awareness and compliance from an early age.

The effect of understanding *Tri Pantangan* Tamansiswa on the intention to avoid tax evasion

The results of the hypothesis testing that have been carried out indicate that understanding the *Tri Pantangan* Tamansiswa has no effect on the intention to commit tax evasion. This is evidenced by the t statistical test value obtained a significance value of .681 which is greater than the probability of 0.05 with an unstandardized coefficients value of -.412. Therefore it can be concluded that H2 is rejected.

The results of this study cannot prove that the understanding of *Tri Pantangan* can play a role in influencing individual ethical behavior, in the context of tax evasion. The lack of effective socialization and education regarding the values of *Tri Pantangan* in the context of taxation may cause individuals to not fully understand how to apply the teachings to prevent tax evasion. Better education on tax ethics and the application of the *Tri Pantangan* can improve compliance. It is not only an understanding of *Tri Pantangan* Tamansiswa that can reduce the intention to commit tax evasion, but many other factors play a greater role in an individual's decision to engage in practice, a more comprehensive approach is needed to increase tax awareness and compliance (Widyaningrum, 2018).

The results of this study are not in line with research conducted by Wardani *et al.* (2022) which suggests that when students fully understand *Tri Pantangan* Tamansiswa, corruption can be overcome by anti-corruption education so that the intention to commit tax fraud is lower. Other research conducted by (Solikah, 2022) also states that individuals who have a good understanding of *Tri Pantangan* tend to have a lower intention to engage in tax evasion.

Conclusions and Suggestions

Based on the results of research and discussion, it can be concluded that religiosity has a significant influence. Understanding Tri Pantangan Tamansiswa has no effect on tax evasion intentions. Religious individuals may tend to have higher tax compliance because they feel obliged to pay taxes as part of their moral responsibility. In addition, religious individuals may be more prone to feelings of guilt or shame if they commit acts that are considered unethical or violate their religious teachings. The lack of effective socialization and education regarding the values of Tri Pantangan in the context of taxation may lead to individuals not fully understanding how to apply the teachings to prevent tax evasion. Therefore, a more comprehensive approach is needed to increase tax awareness and compliance. For values such as Tri Pantangan to have a greater impact in the context of taxation, efforts are needed to explicitly link the principles to tax obligations, raise awareness about the consequences of tax evasion, and strengthen social norms that support tax compliance.

The limitations of this study lie in that the size and characteristics of the research sample may limit the generalizability of the findings. For example, samples that are too small or unrepresentative may not be generalizable to a wider population. Based on these conclusions, the researcher provides suggestions for further research is expected to add independent variables that can affect the relationship between taxpayer awareness, tax services, and taxpayer compliance. In addition, future researchers can also examine changes in tax rate policies on taxpayer decisions in reporting and paying taxes.

Theoretically, this study reinforces the importance of internal factors such as religiosity in shaping tax compliance, but highlights the need to strengthen the socialization of local cultural values in order to play a real role. Practically, the strategy to increase tax compliance must be multidimensional and contextual, taking into account the characteristics of the community and the effectiveness of the socialization of ethical and religious values in tax lif

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