EXPLORING ETHICAL PERCEPTION OF TAX AVOIDANCE AMONG ACCOUNTING STUDENTS

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A B S T R A C T

Research Purposes. This study examines the influence of Love of Money, Machiavellian, and Distrust to Fiscus, as well as Religiosity as a moderator on Ethical Perception of Tax Avoidance.

Research Methods. This quantitative research collects primary data through online questionnaires. Respondents in this study included 117 accounting students from 26 universities in DKI Jakarta Province, who were selected using a purposive sampling technique. The data in this study were analyzed using the PLS-SEM method with the help of SmartPLS 4.0 software.

Research Results and Findings. This study's results indicate that Machiavellian positively influences the Ethical Perception of Tax Avoidance. Meanwhile, the Ethical Perception of Tax Avoidance is not influenced by the Love of Money and the Distrust to Fiscus, and Religiosity also does not moderate it. The findings of this study are expected to enrich the literature related to the influence of Machiavellian on the Ethical Perception of Tax Avoidance and recommend to the Government and Universities to consider Machiavellian factors when formulating taxation and education policies.

A B S T R A K

Tujuan Penelitian. Penelitian ini berusaha menguji pengaruh Love of Money, Machiavellian, dan Ketidakpercayaan kepada Fiskus, serta Religiusitas sebagai pemoderasi terhadap Persepsi Etis Penghindaran Pajak.

Metode Penelitian Penelitian kuantitatif ini mengumpulkan data primer melalui kuesioner online. Responden dalam penelitian ini melibatkan 117 mahasiswa akuntansi dari 26 Perguruan Tinggi di Provinsi DKI Jakarta yang terpilih menggunakan teknik purposive sampling. Data penelitian ini dianalisis menggunakan metode PLS-SEM dengan bantuan software SmartPLS 4.0.

Hasil Penelitian dan Temuan Penelitian. Hasil dari penelitian ini menunjukkan bahwa Machiavellian berpengaruh positif terhadap Persepsi Etis Penghindaran Pajak. Sementara itu, Persepsi Etis Penghindaran Pajak tidak dipengaruhi oleh Love of Money dan Ketidakpercayaan kepada Fiskus, serta Religiusitas juga tidak memoderasinya. Temuan dari penelitian ini diharapkan dapat memperkaya literatur terkait pengaruh Machiavellian terhadap Persepsi Etis Penghindaran Pajak dan merekomendasikan kepada Pemerintah dan Perguruan Tinggi untuk mempertimbangkan faktor Machiavellian ketika merumuskan kebijakan perpajakan dan pendidikan.

INTRODUCTION

When running a government system, countries worldwide impose mandatory levies in the form of taxes to fund public expenditures in their countries (Ojo, 2020). According to Okunogbe & Santoro (2023), this step is taken so that a country only depends a little on the assistance of other nations or revenue from natural resources. Indonesia also implements this, as stated in the State Budget. In 2024, Indonesia's State Revenue is targeted at IDR 2,802.3 trillion with a contribution of 83% tax revenue (Kementerian Keuangan, 2024). This means that taxes play a crucial role as the backbone of Indonesia's State Revenue in maintaining economic stability and prosperity.

Currently, the Government of Indonesia strives to increase the potential for tax revenue through an increase in the tax ratio. This is also reflected in the visions and missions of the presidential and vice presidential candidates in the 2024 presidential

election, which explicitly or not explicitly target the tax ratio in Indonesia to be in the range of 13-23% (Wildan, 2023). In 2023, the Organisation for Economic Co-operation and Development (OECD) published a report stating that the tax ratio in Indonesia in 2021 was still at 10.9%. This number still lags behind other Asian and Pacific countries, with an average tax ratio of 19.8%. In addition, Indonesia is the country with the fourth lowest tax ratio ranking in the Asia-Pacific region (OECD, 2023).

As Indonesia's primary income source, tax revenue still needs to be improved. According to Handoyo et al., (2022), this occurs because taxpayers in Indonesia are indicated to be still conducting active tax resistance, one of which is tax avoidance. Every year, tax revenue lost due to tax avoidance is estimated to reach Rp69 trillion (Purwowidhu, 2023). This action utilizes the existing loopholes in tax regulations so that it is legal. However, this action violates the morals of Indonesian society because it reduces state tax revenue.

The Tax Office has always tried to increase the awareness of the Indonesian people to reduce tax avoidance practices. However, these efforts are only focused on individual and corporate taxpayers. Students becoming future taxpayers also need early teaching about tax awareness (Herawati et al., 2022). According to Cechovsky (2020), students are not yet taxpayers, but they have money and contribute to tax revenue, such as Value Added Tax (VAT) payments.

Table 1. Indonesia's Productive Age Population in 2023

No	Age Group	Total Population
1	15-24	44.468.214
2	25-34	44.605.321
3	35-44	41.861.386
4	45-54	36.043.373

Source : Badan Pusat Statistik, 2023

Students generally have an age range between 18-24 years. This means that students belong to an age group with a total population of productive age reaching 44,468,214 people (Badan Pusat Statistik, 2023). The population is ranked second under the age group 25-34 years as the group with the most productive age population in Indonesia in 2023. According to Effendy (2022), today's students are the nation's generation whose role will dominate when the Golden Indonesia of 2045 is realized. In 2045, today's students will be 40-46 years old, so they are at their peak career age and contribute significantly as taxpayers. Based on this, it is essential to prevent tax avoidance practices that can also be done by a

student today, both now and in the future.

In responding to tax avoidance, each student has a different ethical perception, which is used as a basis for decision-making. According to Tarmidi (2020), ethical perception is inherent in a person who aims to distinguish between right and wrong actions to motivate them to do an action. The concept of right and wrong also shows one's morals when thinking and behaving towards other people or a context. When students have a low Ethical Perception of Tax Avoidance, they can understand that these actions are against tax regulations because they try to avoid tax (Purnamawati et al., 2023). If on the contrary, then students consider tax avoidance reasonable and seek justification for this ethical perception.

Previously, Romario & Rahmanto (2023) researched the impact of factors influencing the Ethical Perception of Tax Avoidance on accounting students at universities in DKI Jakarta Province. The study results show that Relativism affects the Ethical Perception of Tax Avoidance, while the Idealism and Love of Money variables have no influence. However, this research contradicts Maggalatta & Adhariani (2020), who show that Love of Money and Machiavellianism influence the Ethical Perception of Indonesian accounting students. This is in line with Kurniawan & Anjarwati (2020), which found that the variables of Love of Money, Machiavellianism, Religiosity, Economic Status, and the Accountant Code of Ethics influence the Perception of accounting students in Subang Regency. Other research also states that the Ethical Perception of Tax Evasion in Nigerian and Turkish society is influenced by Religiosity and Distrust to Government or Fiscus (Nwadighoha, 2020; McGee et al., 2020).

Meanwhile, the results of other studies contradict some of the research mentioned earlier. Helmy et al., (2021) found that Machiavellian does not influence the Ethical Perception of Tax Evasion of accounting students at Padang State University. Several studies show that Religiosity does not affect Lebanese and Indonesian people's Ethical Perceptions of Tax Evasion (Khalil & Sidani, 2020; Hidayatulloh & Sartini, 2020; Saragih & Putra, 2021). Then, Billa et al., (2020) stated that Distrust to Fiscus does not affect the Ethical Perception of Tax Evasion of the people of Pekanbaru City.

The existence of business phenomena and the inconsistency of previous research results underlie further research to examine the influence of the Love of Money, Machiavellian, and Distrust to Fiscus variables. These three variables have never been examined by previous studies simultaneously on Ethical

Perception of Tax Avoidance. In addition, there is also a Religiosity variable that moderates the three variables to support the novelty of the research. Based on this, this study aims to empirically examine the influence of the Love of Money, Machiavellian, Distrust to Fiscus, and Religiosity, which moderates the three variables on Ethical Perception of Tax Avoidance among students. This study aims to complement the literature on the factors influencing Ethical Perception of Tax Avoidance from the student side. This context is important to study because students are agents of change and prospective taxpayers. When there is a deviation from their ethical perception, it must be addressed as early as possible by the government, the university, and the students themselves to avoid reducing Indonesia's tax revenue in the future.

LITERATURE REVIEW
Attribution Theory

Attribution Theory, as represented by Heider (1958), assumes that based on attribution, individuals will determine why they and others do what they do. This attribution process is based on three stages. First, the individual must observe the behavior. Second, believe that the behavior is deliberately carried out. Third, the individual must prove whether someone is forced to do the behavior. The emergence of behavior is caused by internal, external, or a combination of the two factors. Internal factors come from within a person. Meanwhile, external factors come from outside a person. The relevance of attribution theory to this research is that attribution theory will discuss the causes of tax avoidance behavior based on factors that form a fostering impression and create a perception.

Ethical Perception of Tax Avoidance

According to Romario & Rahmanto (2023), Ethical Perception is a moral principle that governs individuals when processing and interpreting information from their five senses. According to Tama & Hardiningtyas (2017), three things shape ethical perception, such as individuals, situations, and goals. These three things together give rise to the ethical perception owned by an individual. Ethical Perception is closely related to an individual's decision-making process. When an individual has a high level of ethical Perception, the better the individual is at making decisions (Romario & Rahmanto, 2023).

According to Arman & Mira (2021), Tax avoidance is a legal effort made by individuals and companies to reduce the tax they must pay. The legality of tax avoidance does not escape negative views.

This happens because individuals or companies that do tax avoidance are considered not nationalistic. Additionally, tax avoidance is considered unethical because it reduces state revenue and harms the public interest due to the lack of funds for public services (Sunarto et al., 2021). Suppose it relates to the context of ethical perception, Ethical Perception of Tax Avoidance can be defined as the level of individual understanding of the intention to commit tax avoidance (Romario & Rahmanto, 2023).

Love of Money

Tang (1992) introduced the notion of Love of Money, previously called the Money Ethic. Love of Money is a concept in the psychological literature that measures an individual's subjective view of money. Different individuals have different levels of Love of Money. Based on this, the Love of Money is often used as a reflection to motivate oneself, assess one's success, create the perception that money is important, and as a symbol of the rich (Tang, 1992). Then, Love of Money is also often associated with negative things. This is because human greed for money can lead to a sense of obsession in themselves to exceed their basic needs (Effrisanti & Wahono, 2022). According to Hidayatulloh & Sartini (2020), when someone has a high interest in money, the desire to earn as much money as possible is stronger.

Machiavellian

About 500 years ago, an Italian philosopher named Niccolo Machiavelli produced a masterpiece entitled "The Prince", which became the bible of realist politics. His name became the basis for the emergence of the Machiavellian personality. His perspective shaped the Machiavellian, who was described as manipulating others without thinking about morals and believing that unethical behavior is acceptable to achieve his personal goals (Machiavelli, 1997). In addition, Machiavellian describe humans as creatures easily influenced by their own emotions when fulfilling their interests (Totanan et al., 2022). Individuals with Machiavellian personalities feel that they are demanded and controlled by the world, so they have a negative impression of others and cause manipulative behavior (Aldousari & Ickes, 2021). This explains the process of forming a Machiavellian personality when interacting with others. Individuals with a high Machiavellian level are less empathetic toward others and more selfish (Triantoro et al., 2020).

Distrust to Fiscus

According to Sugiyarti et al., (2021), Distrust to

Fiscus can be defined as a lack of public trust in the tax apparatus. Distrust to Fiscus arises because of the many cases of abuse of power and state funds committed by the tax apparatus. These various cases have caused the public to begin to doubt the performance of the fiscus and the allocation of tax money to fulfill the public interest (Friskianti & Handayani, 2014). This will impact a taxpayer's level of tax compliance. When people in a country have a high level of Distrust to Fiscus, this can worsen the country's tax situation due to the lack of tax compliance (D'Attoma, 2020).

Religiosity

According to Schweiker & Clairmont (2020), Religiosity is when a person internalizes their religious values as a form of commitment to spiritual teachings and guides them when behaving. There are two aspects of Religiosity, such as Intrinsic Religiosity and Extrinsic Religiosity (Amri et al., 2021). Intrinsic Religiosity refers to behavior regulated by religious teachings to guide a person to better obey their religion's teachings. Meanwhile, Extrinsic Religiosity relates to religious behavior that is applied daily to support fulfilling one's interests and interactions with others. When someone has a high level of Religiosity, they closer their emotional attachment to the teachings of their religion (Amri et al., 2021).

Hypothesis Development
The Influence of Love of Money on Ethical Perception of Tax Avoidance

Individuals with high levels of Love of Money are more unethical than individuals with low levels of Love of Money. Ariyanto et al., (2020) stated that the Love of Money is one of the factors that cannot be separated from influencing the Ethical Perception of Tax Avoidance. In line with Attribution Theory, Love of Money can be classified as an internal factor that motivates a person to attribute tax avoidance as an ethical action in maximizing wealth. Previous studies have also revealed that the Love of Money has a positive influence on the Ethical Perception of Tax Avoidance (Ariyanto et al., 2020; Purnamasari et al., 2021; Sugiyarti et al., 2021; Linawati, 2022). This means that individuals with a high level of Love of Money tend to avoid taxes and consider these actions ethical.
H_1: Love of Money has a positive influence on the Ethical Perception of Tax Avoidance.

The Influence of Machiavellian on Ethical Perception of Tax Avoidance

A person with a high level of Machiavellian usually commits unethical actions and hurts their surroundings. According to Vizandra & Sudaryati (2022), Machiavellian is one of the factors that influence a person's intention to commit tax avoidance. Attribution Theory supports this statement by stating that Machiavellian is classified as an internal factor attributing tax avoidance as a rational and intelligent action. Machiavellian arises as a response to external factors, namely situations that are still unfair and oppressive for some people, thus influencing one's Ethical Perception of Tax Avoidance. In addition, previous research also states that Machiavellian has a positive influence on the Ethical Perception of Tax Avoidance (Purnamasari et al., 2021; Matitaputty & Adi, 2021; Vizandra & Sudaryati, 2022). This means the higher a person's Machiavellian personality, the higher the Ethical Perception of Tax Avoidance because they focus more on fulfilling their personal needs.
H_2: Machiavellian has a positive influence on the Ethical Perception of Tax Avoidance.

The Influence of Distrust to Fiscus on Ethical Perception of Tax Avoidance

A person with a high level of Distrust to Fiscus usually does not consider the prevailing ethics and social norms. People feel that the money they pay is improperly used, causing tax avoidance behavior (Todorović et al., 2021). If based on Attribution Theory, this behavior will be observed, and it is known that someone deliberately does it because of coercion from external factors, in the form of rampant cases of tax apparatus violations that cause distrust and lead to Ethical Perception of Tax Avoidance. Previous studies have also said that Distrust to Fiscus positively influences the Ethical Perception of Tax Avoidance (Sugiyarti et al., 2021; Biettant et al., 2023). The higher the number of violations of the tax apparatus, the more the Ethical Perception of Tax Avoidance increases, so they are reluctant to pay taxes.
H_3: Distrust to Fiscus has a positive influence on the Ethical Perception of Tax Avoidance.

Religiosity as a Moderator of Love of Money, Machiavellian, and Distrust to Fiscus on Ethical Perception of Tax Avoidance

If based on the context of taxation, Religiosity is expected to prevent tax avoidance from various existing factors (Khalil & Sidani, 2020). The Love of Money factor has been prohibited in religious teachings, such as Hinduism in the Book of Manu-smriti, which states, "Knowledge of the sacred law is established for those who are not given to acquire wealth

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and to satisfy their desires" (Buhler, 1886). In addition, the Machiavellian factor is also opposed in Protestant Christianity and Catholic Christianity in the Book of Ephesians 4:25, which emphasizes, "Therefore put away lying and speak truthfully to one another, for we are fellow members" (Alkitab SABDA, 2014). Then, the factor of Distrust to Fiscus is also regulated by the teachings of Islam in Surah An-Nisa' Verse 59, which states, "O you who believe, obey Allah and obey the Messenger (Prophet Muhammad) and Ulil Amri (authority holders) among you, if you differ in opinion about something, return to Allah (the Qur'an) and the Messenger (his sunnah) if you believe in Allah and the last day" (NU Online, 2021).

Attribution Theory also underlies that Religiosity is included in the internal factors that attribute tax avoidance as an action contrary to religious teachings to prevent such actions from occurring. Religiosity is also closely related to external factors, namely the religious community that is part of a person's life, which can influence their Ethical Perception of Tax Avoidance. This theory is supported by the findings of McGee et al., (2020), which convey that someone with a low level of Religiosity has a high score in the Ethical Perception of Tax Avoidance. In addition, Purnamasari et al., (2021) also found that Religiosity weakens the influence of Love of Money and Machiavellian on the Ethical Perception of Tax Avoidance. This means that Religiosity is essential in a person's control to avoid factors that affect the Ethical Perception of Tax Avoidance. The other hypotheses in this study are as follows:

H_4: Religiosity weakens the influence of Love of Money on the Ethical Perception of Tax Avoidance.

H_5: Religiosity weakens the influence of Machiavellian on the Ethical Perception of Tax Avoidance.

H_6: Religiosity weakens the influence of Distrust to Fiscus the Ethical Perception of Tax Avoidance.
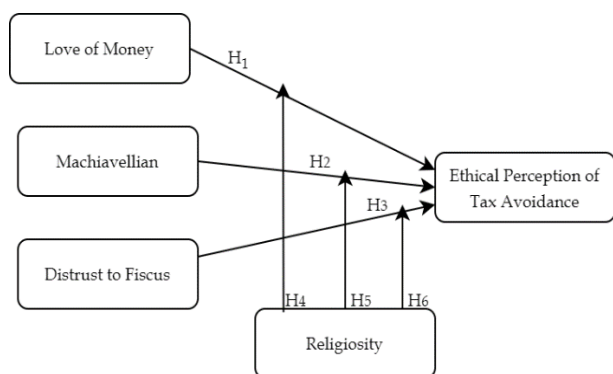
Research Model

Figure 1. Research Model

RESEARCH METHODS

The causal quantitative method is used in this study to test theories and hypotheses that have been formulated previously related to the influence of the variables Love of Money, Machiavellian, and Distrust to Fiscus, as well as Religiosity, which moderates the three variables on Ethical Perception of Tax Avoidance. This study collected primary-type data through a survey using a research instrument in the form of a questionnaire distributed online. The research questionnaire contains several items that respondents must respond to appropriately. Each question item is measured using a 4-point Likert scale, namely "strongly disagree," "disagree," "agree," and "strongly agree."

Ethical Perception of Tax Avoidance is a person's view that is measured based on their level of understanding when processing and interpreting information regarding the intention to commit tax avoidance (Romario & Rahmanto, 2023). The Ethical Perception of Tax Avoidance variable is measured using three assessment indicators adopted from Romario & Rahmanto (2023). The three indicators are the tax system, tax justice, and discrimination. There are five questions for the tax system indicator, three for the tax justice indicator, and two for the discrimination indicator.

Love of Money is a concept of measuring individual feelings towards money based on how much desire and aspiration (Maggalatta & Adhariani, 2020). The Love of Money variable was assessed using the Love of Money Scale (LOMS) developed by Tang & Chiu (2003) as a modification of the Money Ethics Scale (MES). LOMS is assessed based on four indicators: importance, success, motivators, and rich. Five questions represent the importance indicator, four represent the success indicator, four represent the motivator indicator, and four represent the rich indicator.

Machiavellian is a personality measured based on a person's tendency to act manipulative, suspicious, uncaring, unemotional, and deceptive (Maggalatta & Adhariani, 2020). Machiavellian variables are assessed using the Machiavellianism Scale (Mach-IV) that Christie & Geis (1970) developed. Mach-IV is measured by three indicators, namely tactics, views, and morality. Eight questions represent the tactics indicator, ten represent the views indicator, and two represent the morality indicator. Ten of the twenty questions are reverse scored, so the highest score describes a favorable situation.

Distrust to Fiscus is a lack of public trust in the tax apparatus as measured by the number of cases of abuse of power and state money (Sugiyarti et al.,

2021). The variable Distrust to Fiscus is calculated based on two indicators that refer to the research of Friskianti & Handayani (2014). The two indicators are doubts about the fiscus performance and suspicion of tax money allocation. There are five questions adopted from Ashari et al., (2020), such as four questions related to doubts about the performance of fiscus and one related to suspicion of the allocation of tax money. This study added one question, namely, "The money deposited for taxes is misused by the fiscus," which was adapted from the statement of Friskianti & Handayani (2014) to enrich the derivative indicators of suspicion of the allocation of tax money.

Religiosity is the process of internalizing religious values in oneself, measured based on one's commitment to religious teachings as a guide when behaving (Schweiker & Clairmont, 2020). The Religiosity variable is assessed based on the Religious Commitment Inventory-10 (RCI-10) developed by Worthington et al., (2003). *RCI-10* is evaluated with two indicators, namely intrapersonal and interpersonal. There are six questions about intrapersonal indicators and four about interpersonal indicators.

Accounting students from DKI Jakarta Province Universities are the population in this study. According to Aida (2023), DKI Jakarta Province has the highest tax revenue, so this study is expected to represent most other provinces in Indonesia. The sample for this study was taken with a non-probability sampling method through a purposive sampling technique. The choice of the technique is based on collecting information from the selected sample, which must have in-depth knowledge of tax avoidance. In supporting this, only active students of the 2019-2022 undergraduate accounting study program who have taken taxation courses were selected as samples in this study.

Due to limited secondary data, the population size was not found. Based on this, this study used the Lemeshow formula to determine the number of research samples. The Lemeshow formula in this study uses a score at the 95% confidence level (Z), an estimated proportion of 50% (P), and an absolute precision of 10% (d). This means that this study's minimum number of samples is 96 respondents (Lwanga & Lemeshow, 1991).

The data analysis technique in this study uses Partial Least Square Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0 software consisting of two measurement sub-models, namely the outer model and the inner model. The outer model shows how manifest variables can represent the measurement of latent variables, requiring validity and reliability tests (Davvetas et al., 2020). According to Surucu & Maslakci (2020), it is essential for quantitative research to include validity and reliability tests so that research instruments are of higher quality and achieve valuable results. All question items in this study will be tested based on convergent validity and discriminant validity tests, as well as composite reliability tests and Cronbach's alpha calculations. Meanwhile, the inner model shows the level of estimation of the relationship between latent variables (Hair et al., 2021). This means that various research tests need to be carried out, such as multicollinearity test, coefficient of determination (R^2) test, and path coefficient test through bootstrapping.

RESULT AND DISCUSSION
Result

Before distributing the questionnaire to the primary sample, a pilot test was conducted on 30 respondents with characteristics that resembled the primary sample. Pilot tests are carried out to test that the various question items appropriately measure each variable indicator and that the results are consistent (Aithal & Aithal, 2020). The testing stage is based on the outer loading value, Average Variance Extracted (AVE), Cronbach's alpha, and composite reliability. Various question items will be considered valid if the outer loading and AVE values are > 0,5 (Hair et al., 2021). Meanwhile, question items will be deemed reliable if Cronbach's alpha and composite reliability values are > 0,7 (Hair et al., 2021). Based on this, the valid and reliable pilot test results are shown in Table 2.

Table 2. Pilot Test Validity and Reliability

	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability
Love of Money		0,54	0,93	0,94
LOM 1	0,56			
LOM 2	0,68			
LOM 3	0,69			
LOM 5	0,79			
LOM 6	0,70			
LOM 7	0,75			
LOM 8	0,72			
LOM 9	0,55			
LOM 12	0,77			
LOM 13	0,78			
LOM 14	0,85			
LOM 15	0,86			
LOM 16	0,73			
LOM 17	0,80			
Machiavellian		0,50	0,83	0,88
MACH 2	0,69			
MACH 5	0,58			
MACH 12	0,71			
MACH 13	0,73			
MACH 15	0,76			
MACH 18	0,77			
MACH 19	0,70			
Distrust to Fiscus		0,67	0,82	0,89
DTF 3	0,85			
DTF 4	0,88			
DTF 5	0,92			
DTF 6	0,60			
Religiosity		0,59	0,82	0,87
REL 2	0,75			
REL 6	0,73			
REL 7	0,51			
REL 9	0,89			
REL 10	0,89			
Ethical Perception of Tax Avoidance		0,51	0,82	0,86
EPOTA 1	0,55			
EPOTA 4	0,71			
EPOTA 5	0,82			
EPOTA 7	0,73			
EPOTA 9	0,66			
EPOTA 10	0,79			

The primary sample size in this study was 119 respondents. However, two respondents did not meet the specified criteria, so they were excluded from the analysis. Based on this, the sample processed in this study was 117 respondents. Descriptive statistical data of respondents' profiles can be seen in Table 3 to Table 8.

Table 3. Profile of Respondents by Age

No	Age Category	Total	Percentage
1	< 20 Years	7	6%
2	20 – 21 Years	68	58%
3	> 21 Years	42	36%
	Total	117	100%

Table 4. Profile of Respondents by Religion

No	Religion Category	Total	Percentage
1	Islam	83	71%
2	Protestant	23	19%
3	Catholic	7	6%
4	Buddha	2	2%
5	Hindu	2	2%
	Total	117	100%

Table 5. Profile of Respondents by University Region

No	University Region Category	Total	Percentage
1	Central Jakarta	4	3%
2	South Jakarta	54	46%
3	East Jakarta	23	20%
4	West Jakarta	33	28%
5	North Jakarta	3	3%
	Total	117	100%

Table 6. Profile of Respondents by University Name

No	University Name Category	Total	Percentage
1	UPN Veteran Jakarta	21	18%
2	Binus University	6	5%
3	Trisakti School of Management	9	8%
4	Trisakti University	3	3%
5	University of Indonesia	2	2%
6	Pancasila University	4	3%
7	Krida Wacana Christian University	6	5%
8	UIN Syarif Hidayatullah Jakarta	5	4%
9	Atma Jaya Catholic University of Indonesia	4	3%
10	Prof. Dr. Hamka Muhammadiyah University	4	3%
11	Esa Unggul University	3	3%
12	Bhayangkara University of Jakarta	1	1%
13	Bina Sarana Informatika University	4	3%
14	Tarumanagara University	3	3%
15	Darma Persada University	2	2%
16	Mercu Buana University	3	3%
17	Indonesian Christian University	2	2%
18	Sampoerna University	1	1%
19	Bunda Mulia University	3	3%
20	University of Persada Indonesia Y.A.I	1	1%
21	STIE Indonesia Banking School	5	4%
22	Trilogi University	8	7%
23	National University	1	1%
24	Bakrie University	1	1%
25	Kalbis University	2	2%
26	State University of Jakarta	13	11%
	Total	117	100%

Table 7. Profile of Respondents by Gender

No	Gender Category	Total	Percentage
1	Male	30	26%
2	Female	87	74%
	Total	117	100%

Table 8. Profile of Respondents by Generation

No	Generation Category	Total	Percentage
1	2019	2	2%
2	2020	41	35%
3	2021	48	41%
4	2022	26	22%
	Total	117	100%

Table 3 shows that most respondents in this study ranged from 20 to 21 years, with as many as 68 respondents. If based on religion, most of the respondents are Muslim, as many as 83 respondents are shown in Table 4. Furthermore, based on the university region, most respondents studied in South Jakarta, with as many as 54 respondents shown in Table 5. Table 6 displays 26 universities whose students contributed as respondents in this study, with most of them studying at UPN Veteran Jakarta as many as 21 respondents. Then, based on gender, most of the respondents are female, as many as 87 respondents shown in Table 7. Furthermore, based on generation, most respondents came from the 2021 generation, with as many as 48 respondents shown in Table 8.

Table 9. Descriptive Statistics

	N	Min	Max	Mean	Standard Deviation
LOM	117	1	4	3,18	0,60
MACH	117	1	4	2,52	0,70
DTF	117	1	4	3,16	0,66
REL	117	1	4	2,99	0,66
EPOTA	117	1	4	2,66	0,78

Table 9 presents that the respondents in this study have very high desires and aspirations for their Love of Money, with mean and standard deviation values of 3,18 and 0,60. In addition, respondents also have a high Machiavellian personality with answers that agree on various actions that are suspicious, uncaring, unemotional, and deceitful, with mean values and standard deviations of 2,52 and 0,70. Respondents in this study also showed a very high sense of Distrust to Fiscus with mean values and standard deviations of 3,16 and 0,66. Then, respondents also internalized their Religiosity values, so they had a high commitment to being spiritual, with mean and standard deviation values of 2,99 and 0,66. In addition, respondents have an agreeable

view of the Ethical Perception of Tax Avoidance with a mean and standard deviation of 2,66 and 0,78.

Table 10. Construct Validity and Reliability Test

	Cronbach's Alpha	Composite Reliability (rho_c)	AVE
LOM	0,89	0,89	0,50
MACH	0,82	0,87	0,53
DTF	0,77	0,81	0,51
REL	0,82	0,85	0,53
EPOTA	0,85	0,89	0,57

The results of testing the validity and reliability of constructs in this study are shown in Table 10. The various variables have met the convergent validity test with an AVE value between 0,50 and 0,57. This value was obtained after the question items with the code LOM 1, LOM 2, LOM 12, LOM 15, LOM 16, LOM 17, and MACH 1 were not included in the data analysis process because they had low outer loading values. In addition, the variables in this study are reliable, with Cronbach's alpha values between 0,77 and 0,89 and composite reliability (rho_c) values ranging from 0,81 to 0,89.

Table 11. Fornell-Larcker Criterion

	DTF	LOM	MACH	EPOTA	REL
DTF	0,72				
LOM	0,49	0,71			
MACH	0,39	0,45	0,73		
EPOTA	0,22	0,16	0,28	0,76	
REL	0,24	0,21	0,08	0,17	0,73

Discriminant validity in this study was tested according to the Fornell-Larcker Criterion. The Fornell-Larcker Criterion requires that the root AVE value is greater than the correlation value between other constructs (Hair et al., 2021). Table 11 presents that each variable in this study has a root AVE value that meets the Fornell-Larcker Criterion. The root AVE value consists of Distrust to Fiscus at 0,72, Love of Money at 0,71, Machiavellian at 0,73, Ethical Perception of Tax Avoidance at 0,76, and Religiosity at 0.73.

Ensuring no collinearity problem in a study is crucial in testing the inner model. Collinearity problems arise when the VIF value is > 5 (Hair et al., 2021). The multicollinearity test results in this study show VIF values between 1,12 and 1,99, so there is no collinearity between the various latent variables. In addition, this study has a coefficient of determination (R^2) test result of 0,11. This means that the variables of Love of Money, Machiavellian, Distrust to Fiscus, and Religiosity succeeded in explaining

the variable of Ethical Perception of Tax Avoidance by 11%. Meanwhile, the remaining 89% is explained by other variables not included in the research model.

Table 12. Path Coefficient Test

	Original Sample	T Statistics	P Values (One-Tailed)	Hypothesis
LOM -> EPOTA	-0,02	0,15	0,44	Rejected
MACH -> EPOTA	0,22	2,09	0,02	Accepted
DTF -> EPOTA	0,11	0,83	0,20	Rejected
REL * LOM -> EPOTA	-0,01	0,05	0,48	Rejected
REL * MACH -> EPOTA	0,01	0,08	0,47	Rejected
REL * DTF -> EPOTA	0,04	0,28	0,39	Rejected

The independent variables in this study will be considered influential on the dependent variable if the t-statistics value is greater than the t-table value of 1,66. In addition, the p-values must be smaller than the significance level of 0,05. Based on Table 12, the results of the path coefficient equation can be seen as follows:

1. Love of Money has a negative coefficient value of -0.02. In addition, Love of Money has a t-statistic value of 0.15 (< 1.66) and a p-value of 0.44 (> 0.05). This shows that Love of Money does not influence the Ethical Perception of Tax Avoidance. The results of this test contradict H_1, which previously assumed that Love of Money has a positive influence on the Ethical Perception of Tax Avoidance.
2. Machiavellian has a positive coefficient value of 0,22. In addition, Machiavellian has a t-statistic value of 2,09 (> 1,66) and a p-value of 0,02 (< 0,05). This shows that Machiavellian positively influences the Ethical Perception of Tax Avoidance. This test's result aligns with H_2, which previously also assumed that Machiavellian has a positive influence on the Ethical Perception of Tax Avoidance.
3. Distrust to Fiscus has a positive coefficient value of 0.11. In addition, Distrust to Fiscus has a t-statistic value of 0,83 (< 1.66) and a p-value of 0,20 (> 0.05). This shows that Distrust to Fiscus does not influence the Ethical Perception of Tax Avoidance. The results of this test contradict H_3, which previously assumed that Distrust to Fiscus has a positive influence on the Ethical Perception of Tax Avoidance.
4. Religiosity has a negative coefficient value of -0.01 when moderating Love of Money. In addition, Religiosity when moderating the Love of Money has a t-statistic value of 0.05 (< 1.66) and a p-value of 0.48 (> 0.05). This shows that Religiosity cannot moderate the Love of Money on the Ethical Perception of Tax Avoidance. The results of this test contradict H_4, which suspects that Religiosity can weaken the influence of Love of Money on the Ethical Perception of Tax Avoidance.
5. Religiosity has a positive coefficient value of 0.01 when moderating Machiavellian. In addition, Religiosity when moderating Machiavellian has a t-statistic value of 0.08 (< 1.66) and a p-value of 0.47 (> 0.05). This means that Religiosity cannot moderate Machiavellian on the Ethical Perception of Tax Avoidance. The results of this test contradict H_5, which suspects that Religiosity can weaken the influence of Machiavellian on the Ethical Perception of Tax Avoidance.
6. Religiosity has a positive coefficient value of 0.04 when moderating Distrust to Fiscus. In addition, Religiosity when moderating Distrust to Fiscus has a t-statistic value of 0.28 (< 1.66) and a p-value of 0.39 (> 0.05). This means that Religiosity cannot moderate Distrust to Fiscus on the Ethical Perception of Tax Avoidance. The results of this test contradict H_6, which suspects that Religiosity can weaken the influence of Distrust to Fiscus on the Ethical Perception of Tax Avoidance.

Discussion
The Influence of Love of Money on Ethical Perception of Tax Avoidance

The results of the first hypothesis test state that Love of Money does not influence the Ethical Perception of Tax Avoidance. This means that H_1 in this study is rejected. When students have high desires and aspirations for money to create an excessive Love of Money, it does not guarantee that they will consider tax avoidance ethical. Conversely, suppose students have low desires and aspirations for cash, so they are not excessively oriented toward money. In that case, it also does not guarantee that someone considers the Ethical Perception of Tax Avoidance.

Based on Attribution Theory, the results of this study do not support the Love of Money, which is thought to be an internal factor attributed to the Ethical Perception of Tax Avoidance when maximizing wealth. The data collected shows that respondents

have a very high level of Love of Money. Likewise, respondents tend to have high Ethical Perceptions of Tax Avoidance. However, the high level of Ethical Perception of Tax Avoidance owned by respondents is not influenced by the high level of Love of Money.

However, this study's result aligns with the research of Romario & Rahmanto (2023), which states that students are reluctant to think that tax avoidance is an ethical act, even though money is considered to trigger someone to commit unethical acts. One who loves money may have high integrity, so it is unrelated to unethical actions, such as tax avoidance. It is also in line with the findings of Hidayatulloh & Sartini (2020), which convey that the Love of Money does not influence students' Ethical Perceptions of Tax Avoidance. However, social pressure is one of the students' primary considerations when interpreting tax avoidance information. This means that social pressure motivates a person more towards the Ethical Perception of Tax Avoidance than just the Love of Money.

The Influence of Machiavellian on Ethical Perception of Tax Avoidance

The results of this study's second hypothesis test indicate that Machiavellian has a positive influence on the Ethical Perception of Tax Avoidance. This means that H_2 in this study is accepted. Students who are highly manipulative and do not think about morals believe that tax avoidance is an ethical act due to the influence of Machiavellian nature. Conversely, students with low manipulation and morals will consider tax avoidance unethical due to their low Machiavellian influence.

The results of this study indicate conformity with Attribution Theory, which classifies Machiavellian as a combination of internal and external factors attributing a person's actions to tax avoidance based on their ethical perception. Based on the data collected, respondents have a high Machiavellian level. This is followed by a reasonably high Ethical Perception of Tax Avoidance. This means that the high level of Ethical Perception of Tax Avoidance of accounting students in DKI Jakarta Provincial Universities is influenced by their high level of Machiavellian.

In addition, this finding aligns with the research of Vizandra & Sudaryati (2022), which states that students with Machiavellian attitudes will focus on fulfilling their own needs and are obsessed with occupying power, so they often support unethical actions, such as tax avoidance. These students tend to prioritize their interests above their ethical considerations, so they underestimate tax avoidance actions

that are considered unethical. Furthermore, this study's results align with Purnamasari et al., (2021), which states that people with Machiavellian personalities tend to manipulate and lack respect for others so that they seek defense for their Ethical Perception of Tax Avoidance. This self-defense is based on the view that tax avoidance is a strategic step, so it is not a moral violation. Then, this finding is in line with Matitaputty & Adi (2021) research, which states that a person with a Machiavellian personality will consider tax avoidance that takes advantage of loopholes in tax regulations to be an ethical action because it aims to maximize personal gain. This happens because there are no legal consequences for the action, and the action is socially acceptable.

The Influence of Distrust to Fiscus on Ethical Perception of Tax Avoidance

Based on testing the third hypothesis, Distrust to Fiscus does not influence the Ethical Perception of Tax Avoidance. This means that H_3 in this study is rejected. When students lack trust in the tax apparatus due to high cases of abuse of power and state money, this does not influence the high Ethical Perception of Tax Avoidance. Conversely, suppose students trust the tax apparatus due to the low number of abuses of power and state money cases. In that case, it also does not influence the low Ethical Perception of Tax Avoidance.

Attribution Theory that suspects Distrust to Fiscus as an external factor that attributes a person's Ethical Perception of Tax Avoidance is contrary to the results of this study. Based on the data obtained, it is known that respondents in this study have a very high level of Distrust to Fiscus. Likewise, the results of respondents' Ethical Perceptions of Tax Avoidance are also high. However, the high level of Ethical Perception of Tax Avoidance is not influenced by the high level of Distrust to Fiscus. This happens because Distrust to Fiscus does not cause students to consider tax avoidance an ethical act and be forced to do so.

However, this study's results align with Billa et al., (2020), which states that a person is still afraid to consider tax avoidance an ethical act. This fear occurs not because of a Distrust to Fiscus but because citizens feel that they must support tax regulations in their country to avoid causing problems in the future. Many individuals still understand well that taxes play an important role in maintaining economic stability in their country. Based on this, Distrust to Fiscus does not directly influence a person's ethical perception to assess whether tax avoidance is right or wrong.

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Religiosity as a Moderator of Love of Money, Machiavellian, and Distrust to Fiscus on Ethical Perception of Tax Avoidance

This study's fourth, fifth, and sixth hypothesis tests indicate that Religiosity cannot moderate the influence of Love of Money, Machiavellian, and Distrust to Fiscus on the Ethical Perception of Tax Avoidance. Interaction between the Religiosity variable and the Love of Money, Machiavellian, and Distrust to Fiscus variables will not weaken or strengthen students' Ethical Perceptions of Tax Avoidance. This means that the internalization of religious values in students for their commitment to their religious teachings that prohibit Love of Money, Machiavellian, and Distrust to Fiscus does not impact the Ethical Perception of Tax Avoidance. Based on this, H_4, H_5, and H_6 in this study are rejected.

Based on Attribution Theory, Religiosity as a combination of internal and external factors based on the attribution process can prevent the Ethical Perception of Tax Avoidance from the influence of Love of Money, Machiavellian, and Distrust of Tax Authority is not supported by the results of this study. The data that has been collected shows that the respondents' level of Religiosity is high. A high Ethical Perception of Tax Avoidance follows this. However, high Religiosity does not influence the high Ethical Perception of Tax Avoidance level. This means that Religiosity also cannot moderate Love of Money, Machiavellian, and Distrust to Fiscus on the Ethical Perception of Tax Avoidance.

However, this finding is in line with Hidayatulloh & Sartini (2020), which shows that the Ethical Perception of Tax Avoidance held by students is not related to their level of Religiosity, so it does not also moderate Love of Money, Machiavellian, and Distrust to Fiscus. This means that Religiosity, often associated with solid morals, does not always influence a person's ethical regarding these negative attitudes. In addition, in line with Saragih & Putra (2021), which states that a person's Ethical Perception of Tax Avoidance cannot be assessed based on their level of Religiosity, so this complicated relationship is unable to moderate Love of Money, Machiavellian, and Distrust to Fiscus. Thus, Religiosity cannot always prevent individuals from making unethical decisions, such as when they are faced with the temptation of money, achieving personal gain, or not trusting the tax apparatus.

CONCLUSION

The findings and analysis concluded that only Machiavellian positively influenced the Ethical Perception of Tax Avoidance. Meanwhile, the Love of Money and the Distrust to Fiscus do not influence the Ethical Perception of Tax Avoidance. Then, Religiosity also cannot moderate the influence of Love of Money, Machiavellian, and Distrust to Fiscus on the Ethical Perception of Tax Avoidance. The findings of this study are expected to enrich the literature on the influence of Machiavellian on the Ethical Perception of Tax Avoidance and oppose Attribution Theory, which needs to be more relevant to the results of this study. In addition, the findings of this study contribute to the Government and Universities in formulating taxation and education policies that consider Machiavellian factors in students.

Based on the research that has been carried out, no respondents of Confucianism participated as samples in this study, so the study's results do not represent their perspectives. Future research can distribute questionnaires through Confucian religious organizations at the intended university to obtain more diverse respondent profiles. In addition, the results in this study state that the Ethical Perception of Tax Avoidance variable is only positively influenced by the Machiavellian variable. Future research is recommended to test other variables that are thought to influence the variable Ethical Perception of Tax Avoidance of students, such as Social Pressure and Nationalism.

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